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74th Annual Report
New Mexico
Financial Institutions Division

1988

GARREY CARRUTHERS
Governor

RAY SHOLLENBARGER
Superintendent

KENNETH J. CARSON, JR.
Director

STATE OF NEW MEXICO
Financial Institutions Division
REGULATION AND LICENSING DEPARTMENT
Bataan Memorial Building, Room 307, Santa Fe, New Mexico 87503
(505) 827-7740

GARREY CARRUTHERS
Governor

RAY SHOLLENBARGER
Superintendent

KENNETH J. CARSON, JR.
Director

December 31, 1988

The Honorable Garrey Carruthers, Governor
State of New Mexico
Santa Fe, New Mexico 87503

Dear Governor Carruthers:

Pursuant to Section 58-1-47 NMSA 1978, we respectfully submit the 74th Annual Report of the Financial Institutions Division of the Regulation and Licensing Department for the calendar year 1988. The report provides pertinent information and comments on all of the industries under our purview, as well as reports from federally chartered Savings and Loans and National Banks in New Mexico.

The Financial Institutions Division is responsible for administering the statutory requirements of ten (10) different Acts; the Banking Act, Trust Company Act, Collection Agency Regulatory Act, the Endowed Care Cemetery Act, the New Mexico Small Loan Act, the Mortgage Loan Company and Loan Broker Act, the Credit Union Act, the Motor Vehicle Sales Finance Company Act, the Escrow Company Act and the Act dealing with money order issuers.

The overall condition of ~~the~~ 52 state charter banks, 35 credit unions and one savings bank is improved. Modest increases in consolidated total assets and net income are reflected for each of these financial institutions. A detail of significant statistics for each financial institution is included in the report.

During the 1988 legislative session, the Interstate Depository Institutions Act was signed into law and provided for the interstate acquisition and merger of banks and savings institutions to enhance economic development. The Act allowed for interstate acquisitions of savings institution and banks on January 1, 1989 and January 1, 1990, respectively. The full impact of the new Act will not be known until sometime after the Act takes effect next year.

The Financial Institutions Division will face numerous challenges in the upcoming year. Of major concern is the Division's effort to become totally self sufficient, matching revenues to expenditures for each industry regulated. Previously, the Division has operated in a deficit position relying on the Department's surplus to meet expenditures. Industry support of the Division's proposed fee increase has been overwhelming and it is anticipated that the legislature will receive this proposal positively in 1989.

Respectfully submitted,

Kenneth J. Carson, Jr.
Director

KJC:lk

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HISTORICAL REVIEW

The First Annual Report of the State Banking Department was submitted in 1912, by authority under Section 3, Chapter 61, Laws of 1912. The individual submitting the report was known as "The Traveling Auditor and Bank Examiner."

Listed below are the State Bank Examiners and Commissioners of Banking and later called Director, starting with the year 1915. The title of State Bank Examiner was changed to Commissioner of Banking in 1963 and to Director in 1978.

NAME:	TITLE:	YEAR SERVED:
R. H. Carter	State Bank Examiner	1915 - 1918
George H. Van Stone	" " "	1918 - 1920
James B. Read	" " "	1920 - 1923
Langdon B. Gregg	" " "	1923 - 1925
Woodlan P. Saunders	" " "	1925 - 1926
Lawrence A. Tamme	" " "	1926 - 1931
John Bingham	" " "	1931 - 1934
Woodlan P. Saunders	" " "	1934 - 1939
Nolan P. Walter	" " "	1939 - 1941
Woodlan P. Saunders	" " "	1941 - 1951
Alfred W. Kaune	" " "	1951 - 1954
Woodlan P. Saunders	" " "	1954 - 1955
Frank F. Weddington	" " "	1955 - 1960
Joseph B. Grant	" " "	1960 - 1961
Keith B. Moore	" " "	1961 - 1963
Arthur Atherton	Commissioner of Banking	1963 - 1963
W. J. Upton	" " "	1963 - 1967
Charles F. McConnell	" " "	1967 - 1968
Grant O. Brumlow	" " "	1968 - 1970
S. L. Sanders	" " "	1970 - 1971
Roy W. Davidson	" " "	1971 - 1975
Herbert H. Hughes	" " "	1975 - 1977
Arthur L. Ortiz	Director	1977 - 1981
A. M. Swarthout	"	1981 - 1983
Richard C. Bosson	"	1983 - 1984
Mary M. McInerny	"	1984 - 1986
James W. Stretz	"	1987 - 1988
Kenneth J. Carson, Jr.	"	November 14, 1988

DIVISION ROSTER

ADMINISTRATIVE STAFF

Kenneth J. Carson, Jr.	Director
Marcella (Marce) D. Saykally	Chief, Consumer Credit Bureau
Ray Adamik	Chief Bank Examiner
Henry A. Vigil	Thrift Review Examiner
Robert Mannel	Thrift Examiner Supervisor

OFFICE STAFF

Loretta Mae King	Administrator II
Carolyn Hedrick	Secretary III
Veronica Salazar	Word Processor
Linda Simon	Word Processor

EXAMINER STAFF

Mike Enright
Edward Hayden
Vicent Pacheco
Roger Roybal
Joseph Bowen
Robert Yang

John P. Gatchel
Robert LaGrange
Derral Reed
Mark Long
David C. Post
Charles McVey

ACTIVITY CONDUCTED BY FINANCIAL INSTITUTIONS DIVISION

	12-31-87	12-31-88	Difference:
ACTIVITY CONDUCTED:			
Examinations	399	342	[57]
Investigations	7	17	10+
Hearings	11	8	[3]
Permits, Certificates, Licenses	491	412	[79]
Renewals	1,312	1,428	116+
Cease & Desist Orders	28	38	10+
CONSUMER COMPLAINTS:			
Banks	28	32	4+
Escrow Companies	14	50	36+
Small Loan Licensees	30	80	50+
Motor Vehicle Sales Finance Companies	7	11	4+
Mortgage Loan Companies	43	150	107+
Travelers Checks, Money Orders	4	3	[1]
Loan Production Office	2	2	---
Savings & Loan Associations	7	5	[2]
Collection Agencies	10	75	65+
Receiverships	5	5	---
Trust Companies	1	0	[1]
Credit Unions	4	10	6+
Endowed Care Cemetery Authority	2	9	7+
Consumer Telephone Inquiries	4,600	5,600	1,000+
Deregulated Areas	51	100	49+
OUTGOING CORRESPONDENCE PERTAINING TO:			
Regulated Areas	1,309	2,544	1,235+
Deregulated Areas	62	65	3+
Relating to Personnel	88	177	89+

Financial Institutions Division regulates the following institutions:

TYPE OF INSTITUTION:			
State-chartered Banks	52	52	---
State-chartered Savings & Loan Associations	2	1	[1]
Small Loan Companies	100	107	7+
Motor Vehicle Sales Finance	132	138	6+
Credit Unions	35	35	---
Collection Agencies	89	79	[10]
Collection Agency Manager's License	110	79	[31]
Solicitor's Certificates	142	104	[38]
Repossessor's Certificates	4	8	4+
Money Order Principal	15	17	2+
Money Order Agents	852	887	35+
Endowed Care Cemeteries	18	17	[1]
Mortgage Loan Company Brokers	12	4	[8]
Mortgage Loan Company Exemptions	136	164	28+
Escrow Companies	17	18	1+
Escrow Company Exemptions	46	52	6+
Trust Companies	11	11	---
Loan Production Office	2	2	---

BANK HOLIDAYS - 1989 - NEW MEXICO

New Year's Day ---------- Monday, January 2, 1989

Washington's Birthday ---------- Monday, February 20, 1989

Memorial Day ---------- Monday, May 29, 1989

Independence Day ---------- Tuesday, July 4, 1989

Labor Day ---------- Monday, September 4, 1989

Columbus Day ---------- Monday, October 9, 1989

Armistice & Veteran's Day ---------- Friday, November 10, 1989

Thanksgiving Day ---------- Thursday, November 23, 1989

Christmas Day ---------- Monday, December 25, 1989

Martin Luther King, Jr.'s Birthday, Monday, January 16, although included in statutes as a state holiday has not as yet been included by the Legislature as a bank holiday. However, as was the case in 1988, any institution may, at its option, close simply by notifying Financial Institutions Division and the general public. In 1988 approximately 90% of financial institutions closed to honor this holiday.

FINANCIAL INSTITUTIONS DIVISION

Listed below are Revenues and Expenditures of the Financial Institutions Division for the 75th Fiscal Year (July 1, 1986 through June 30, 1987) and for the 76th Fiscal Year (July 1, 1987 through June 30, 1988).

REVENUE

SOURCE:	75th F.Y.	76th F.Y.
Banks	$ 391,763.00	$ 477,039.00
Collection Agencies	39,442.00	27,692.00
Motor Vehicle Sales Finance	46,417.00	35,100.00
Small Loans	84,899.00	74,025.58
Endowed Care Cemeteries	775.00	775.00
Money Orders	29,423.00	31,645.00
Credit Unions	50,133.00	51,301.58
Mortgage Loan Companies & Exemptions	11,541.00	7,625.00
Escrow Companies & Exemptions	11,900.00	11,900.00
Trust Examinations	1,200.00	1,200.00
Savings & Loan Associations	11,493.00	.00
TOTAL REVENUE	$ 678,986.00	$ 718,303.16

EXPENDITURES

SOURCE:		
Personal Services	$ 510,300.00	$ 510,000.00
Employee Benefits	131,000.00	139,500.00
Travel	112,300.00	111,800.00
Maintenance/Repairs	2,900.00	4,100.00
Supplies/Materials	12,200.00	11,100.00
Contractual Services	22,700.00	28,700.00
Other Operating Costs	2,600.00	2,800.00
Capital Outlay	33,200.00	41,600.00
Out of State Travel	7,800.00	14,900.00
TOTAL EXPENDITURES	$ 835,000.00	$ 864,500.00
Difference:	[$ 156,014.00]	[$ 146,196.84]

STATE CHARTERED BANKS

The statments of condition, as of December 31, 1988, of the fifty-two (52) state banks are shown on the following pages.

STATISTICS

The following pages contain a condensed Report of Income, Loans and Lease Financing Receivables and a Consolidated Report of Condition of all New Mexico state-chartered banks, which indicates the increase or decrease from one year to another.

Comparison of the figures as of December 31, 1987 to those of December 31, 1988, indicates an increase in assets of $59 million or 1.5%; deposits increased by $95.1 million or 3.5%; net loans and lease financing receivables increased by $25.5 million or 1.1%. The ratio of equity capital and reserves to total assets of all state-chartered banks stood at 8.44%, up from 8.26% of the previous year.

Net income before taxes and extraordinary items at $15.9 million is improved slightly over $13.4 million reported in 1987. The sharp drop during 1987 was attributable to a one time unique circumstance. All things being equal, the collective income performance of state banks can be expected to improve.

Also shown on the following pages are composite reports of condition of national banks located in the state of New Mexico and their individual balance sheets.

DeNovo bank applications during 1988 were received from:

The Bank of Rio Rancho (in organization)
The Bank of Belen (in organization)
Edgewood Tri-County Bank (in organization)

LOANS AND LEASE FINANCING RECEIVABLES OF
NEW MEXICO STATE-CHARTERED BANKS AS OF DECEMBER 31, 1988
(IN THOUSANDS)

1.	LOANS SECURED BY REAL ESTATE:	
	(a) Construction and Land Development	$ 115,768
	(b) Secured by Farmland Including farm Residential and other Improvements)	32,135
	(c) Secured by 1-4 Family Residential Properties	425,926
	(d) Secured by Multifamily (5 or more) Residential Properties	28,655
	(e) Secured by Nonfarm Nonresidential Properties	382,759
2.	Loans to Depository Institutions	4,092
3.	Loans to Finance Agricultural Production & Other Loans to Farmers	84,032
4.	Commercial and Industrial Loans	689,474
5.	Acceptances of Other Banks	483
6.	Loans to Individuals for Household, Family & Other Personal Expenditures (i. e., Consumer Loans) (Includes Purchased Paper):	
	(a) Credit Cards & Related Plans	8,979
	(b) Other (Includes Single Payment Installment & Student Loans)	476,538
7.	Obligations (Other than Securities & Leases) of States & Political Subdivisions in the U. S.:	
	(a) Taxable Obligations	---
	(b) Tax-exempt Obligations	25,729
8.	All Other Loans (Exclude Consumer Loans)	51,931
9.	Lease Financing Receivables (Net of Unearned Income)	7,804
10.	LESS: Any Unearned Income on Loans	40,782
11.	TOTAL LOANS AND LEASES, NET OF UNEARNED INCOME	$ 2,293,523

CONSOLIDATED REPORT OF INCOME OF NEW MEXICO STATE-CHARTERED BANKS
AS OF DECEMBER 31, 1988
(IN THOUSANDS)

1.	INTEREST INCOME:		
	a. INTEREST AND FEE INCOME ON LOANS:		
	(1) Total Loans (Those banks with less than $25 million in Total Assets)		$ 6,997
	(2) Real Estate Loans		84,899
	(3) Installment Loans		50,652
	(4) Credit Cards and Related Plans		1,560
	(5) Commercial (Time and Demand) and all Other Loans		113,287
	b. Income from Lease Financing Receivables		831
	c. Interest Income on Balances due from Depository Institutions		6,365
	d. Interest and Dividend Income on Securities:		
	(1) Securities issued by States & Political Subdivisions		13,054
	(2) All Other Securities		51,660
	e. Interest Income from Assets held in Trading Accounts		76
	f. Interest Income on Federal Funds Sold and Securities Purchased under Agreements to Resell		17,785
	g. TOTAL INTEREST INCOME		$347,166
2.	INTEREST EXPENSE:		
	a. INTEREST ON DEPOSITS:		
	(1) Transaction Accounts		23,702
	(2) Non-transaction Accounts		151,895
	b. Expense of Federal Funds Purchased & Securities sold under Agreements to Repurchase		7,503
	c. Interest on Demand Notes Issued to the U. S. Treasury and on Other Borrowed Money		133
	d. Interest on Mortgage Indebtedness & Obligations under Capitalized Leases		721
	e. Interest on Notes and Debentures Subordinated to Deposits		387
	f. TOTAL INTEREST EXPENSE		$184,341
3.	NET INTEREST INCOME		$162,825
4.	PROVISIONS:		
	a. Provision for Loan & Lease Losses		$ 30,009
5.	NONINTEREST INCOME:		
	a. Service Charges on Deposit Accounts	$ 23,407	
	b. Other Noninterest Income	14,454	
	c. TOTAL NONINTEREST INCOME		$ 37,861
6.	Gains (Losses) on Securities not held in Trading Accounts		$ 903
7.	NONINTEREST EXPENSE:		
	a. Salaries & Employee Benefits	$ 68,149	
	b. Expenses of Premises & Fixed Assets	27,499	
	c. Other Noninterest Expense	59,998	
	d. TOTAL NONINTEREST EXPENSE		$155,646
8.	Income (Loss) before Extraordinary Items & Other Adjustments		$ 15,934
9.	Applicable Income Taxes (On Item 8 above)		$ 6,763
10.	Income (Loss) before Extraordinary Items & Other Adjustments		$ 9,171
11.	Extraordinary Items & Other Adjustments, Net of Income Taxes		$ 255
12.	NET INCOME		$ 9,426

COMPARATIVE CONSOLIDATED REPORT OF CONDITION OF NEW MEXICO
STATE-CHARTERED BANKS AS OF DECEMBER 31, 1987 AS COMPARED TO DECEMBER 31, 1988
(IN THOUSANDS)

	12-31-87	12-31-88	INCREASE OR DECREASE
BANKS REPORTING:	52	52	
BRANCHES:	152	155	
ASSETS			
Cash and balances due from Depository Institutions:			
Noninterest Bearing Balances	$ 277,862	$ 259,831	$ [18,031]
Interest-bearing balances	80,003	79,225	[778]
Securities	827,127	851,188	24,061+
Federal Funds Sold & Securities Purchased under Agreements to Resell	202,115	230,205	28,090+
Loan & Lease Financing Receivables:			
Loan & Leases, Net of Unearned Income	2,266,033	2,293,523	27,490+
LESS: Allowance for Loan & Lease Losses	34,462	36,456	1,994+
Loan & Leases, Net of Unearned Income, Allowance and Reserves	2,231,571	2,257,067	25,496+
Assets held in Trading Accounts	1,000	1,061	61+
Premises and Fixed Assets	102,795	100,608	[2,187]
Other Real Estate Owned	43,520	54,717	11,197+
Investment in Unconsolidated Subsidiaries	122	1,485	1,363+
Intangible Assets	2,779	2,454	[325]
Other Assets	79,995	69,836	[10,159]
TOTAL ASSETS	$ 3,848,889	$ 3,907,677	$ 58,788+
LIABILITIES			
Deposits	$ 3,408,548	$ 3,470,497	$ 61,949+
Noninterest bearing	669,468	636,234	[33,234]
Interest-bearing	$ 2,739,080	$ 2,834,263	$ 95,183+
Federal Funds Purchased & Securities sold under Agreements to Repurchase	110,052	97,373	[12,679]
Demand Notes Issued to the U.S. Treasury	1,018	928	[90]
Other Borrowed Money	2,655	---	[2,655]
Mortgage Indebtedness & Obligations under Capitalized Leases	4,489	5,441	952+
Notes & Debentures Subordinated to Deposits	5,361	6,251	890+
Other Liabilities	30,290	30,652	362+
TOTAL LIABILITIES	$ 3,562,413	$ 3,611,142	$ 48,729+
EQUITY CAPITAL			
Perpetual Preferred Stock	$ ---	$ 12,000	$ 12,000+
Common Stock	69,768	69,614	[154]
Surplus	146,009	150,799	4,790+
Undivided Profits & Capital Reserves	70,699	64,122	[6,577]
TOTAL EQUITY CAPITAL	$ 286,476	$ 296,535	$ 10,059+
TOTAL LIABILITIES & EQUITY CAPITAL	$ 3,848,889	$ 3,907,677	$ 58,788+

COMPARISON OF NUMBER AND RESOURCES OF NEW MEXICO STATE BANKS - 1920 TO 1988

YEAR	NUMBER OF BANKS	RESOURCES
1920	78	$ 27,295,395.58
1921	70	22,856,703.16
1922	64	22,720,246.76
1923	50	15,869,297.21
1924	40	11,771,788.32
1925	34	9,892,440.74
1926	31	11,046,814.07
1927	30	13,303,958.27
1928	30	14,783,493.13
1929	29	14,683,057.69
1930	27	13,402,709.84
1931	24	10,470,448.72
1932	22	8,849,948.25
1933	16	5,478,758.74
1934	18	7,833,495.16
1935	19	10,201,123.91
1936	19	12,708,379.38
1937	19	13,409,312.47
1938	19	14,374,196.04
1939	19	15,252,064.54
1940	19	16,538,945.55
1941	20	19,809,901.63
1942	19	31,498,712.38
1943	19	41,244,778.73
1944	19	53,901,722.51
1945	19	71,607,107.00
1946	21	74,062,335.27
1947	23	81,359,894.02
1948	25	87,598,956.72
1949	25	92,429,234.64
1950	25	104,442,318.49
1951	25	119,203,127.72
1952	25	130,298,721.51
1953	[illegible]	[illegible]
1954	27	148,296,234.27
1955	26	157,539,009.87
1956	26	183,064,750.67
1957	26	194,096,760.82
1958	26	210,911,387.80
1959	25	228,956.833.31
1960	26	234,451,389.36
1961	28	258,388,992.65
1962	31	275,654,800.66
1963	31	309,329,040.57
1964	30	318,227,037.71
1965	30	331,754,713.07
1966	30	351,910,116.20
1967	30	393,985,810.89
1968	31	458,811,510.21
1969	32	511,006,001.47
1970	33	589,486,098.50
1971	38	705,573,508.98
1972	38	875,354,829.01
1973	42	1,024,517,159.91
1974	44	1,135,083,280.67
1975	44	1,270,042,326.52
1976	44	1,401,962,000.00
1977	45	1,631,442,000.00
1978	46	1,918,913,000.00
1979	49	2,128,954,000.00
1980	49	2,428,431,000.00
1981	48	2,677,073,000.00
1982	51	3,033,396,000.00
1983	51	3,135,590,000.00
1984	51	3,373,234,000.00
1985	51	3,708,376,000.00
1986	52	3,995,388,000.00
1987	52	3,848,889,000.00
1988	52	3,907,677,000.00

N O T E S

STATE-CHARTERED BANKS

Listed below are the state-chartered banks as of year end 1988:

ALAMOGORDO	
United New Mexico Bank at Alamogordo	P. O. Drawer 638
Western Bank	P. O. Drawer 1709
ALBUQUERQUE	
The Bank of Albuquerque	P. O. Box 947
First Interstate Bank	P. O. Box 1830
United New Mexico Bank	P. O. Box 1081
Western Bank	P. O. Box 26144
ARTESIA	
Western Bank	P. O. Box 500
BELEN	
Ranchers State Bank	P. O. Box 545
CARLSBAD	
United New Mexico Bank	P. O. Box 1689
Western Commerce Bank	P. O. Drawer 1358
CLAYTON	
The Farmers and Stockmens Bank	P. O. Box 488
CLOVIS	
The Citizens Bank	P. O. Box 1629
Western Bank	P. O. Box 670
DEMING	
First New Mexico Bank	P. O. Box 511
United New Mexico Bank	P. O. Box 1050

State-Chartered Banks (Continued):

ESPANOLA	
El Pueblo State Bank	P. O. Drawer E
FARMINGTON	
First Interstate Bank	P. O. Box 4140
Sunwest Bank of Farmington	P. O. Box 1560
Western Bank	P. O. Box 630
GALLUP	
Sunwest Bank of Gallup	P. O. Box 339
United New Mexico Bank	P. O. Box 279
Western Bank	P. O. Box 1729
GRANTS	
Grants State Bank	P. O. Box 1088
HOBBS	
First Interstate Bank of Lea County	P. O. Box 400
United New Mexico Bank at Lea County	P. O. Box 1290
LAS CRUCES	
Citizens Bank	P. O. Drawer CB
Western Bank	P. O. Box 457
LAS VEGAS	
The Bank of Las Vegas	P. O. Box 2707
Bank of New Mexico	P. O. Box 1467
LOGAN	
McFarland Brothers Bank	P. O. Box 1248
LORDSBURG	
Western Bank	P. O. Box 490

State-Chartered Banks (Continued):

LOS ALAMOS	
Bank of Los Alamos	P. O. Box 1070
RATON	
International State Bank	P. O. Box 1028
RED RIVER	
The Red River Bank	P. O. Box 307
RIO RANCHO	
United New Mexico Bank of Rio Rancho	P. O. Box 15488
ROSWELL	
First Interstate Bank	P. O. Box 2057
Valley Bank of Commerce	P. O. Box 2015
RUIDOSO	
The Bank of Ruidoso	P. O. Box 1257
Ruidoso State Bank	P. O. Drawer B
SANTA FE	
Bank of Santa Fe	P. O. Box 2027
Sunwest Bank of Santa Fe	P. O. Box 5375
Western Bank	P. O. Box 5394
SILVER CITY	
First State Bank	P. O. Box FSB
Sunwest Bank of Grant County	P. O. Box 1449
SOCORRO	
First State Bank	P. O. Box Z

State-Chartered Banks (Continued):

SPRINGER

The Bank of New Mexico	P. O. Box 518

TAOS

First State Bank	P. O. Box 797
Centinel Bank of Taos	P. O. Box 828
Western Bank	P. O. Box 6158

TRUTH OR CONSEQUENCES

Western Bank	P. O. Box 872

TUCUMCARI

Citizens Bank	P. O. Box 1228

VAUGHN

United New Mexico Bank	P. O. Box 129

NATIONAL BANKS

Listed below are the New Mexico National Banks for year end 1988:

ALAMOGORDO

First National Bank in Alamogordo	P. O. Drawer 9

ALBUQUERQUE

Banquest National Bank	P. O. Box 3686
First National Bank in Albuquerque	P. O. Box 1305
Plaza National Bank	P. O. Box 26807
Southwest National Bank	P. O. Box 30031, Station D
Sunwest National Bank of Albuquerque	P. O. Box 1344

ARTESIA

The First National Bank of Artesia	P. O. Box AA

BELEN

First National Bank of Belen	P. O. Box 4

CARLSBAD

The Carlsbad National Bank	P. O. Box 1359

CLAYTON

First National Bank of Clayton	P. O. Box 548

CLOVIS

First National Bank of Clovis	P. O. Box 730
Sunwest Bank of Clovis	P. O. Drawer 1509

ESPANOLA

Sunwest Bank of Rio Arriba	P. O. Box 8
Valley National Bank	P. O. Box NN

National Banks (Continued):

FARMINGTON	
First National Bank of Farmington	P. O. Box 540
GRANTS	
First National Bank of Grants	P. O. Box 699
HOBBS	
Sunwest Bank of Hobbs	P. O. Box 5310
LAS CRUCES	
Bank of the Rio Grande	P. O. Box 699
First National Bank of Dona Ana County	P. O. Drawer FNB
Sunwest Bank of Las Cruces	P. O. Box 2047
United New Mexico Bank	P. O. Box UNMB
LAS VEGAS	
First National Bank in Las Vegas	P. O. Box 120
LOS ALAMOS	
Los Alamos National Bank	P. O. Box 60
LOVINGTON	
Liberty National Bank	P. O. Box 1627
PORTALES	
Portales National Bank	P. O. Box 888
United New Mexico Bank at Portales	P. O. Box 839
RATON	
Sunwest Bank of Raton	P. O. Drawer 1108

National Banks (Continued):

RIO RANCHO	
American Bank in Rio Rancho	P. O. Drawer 15490
Sunwest Bank of Sandoval County	P. O. Box 15760
ROSWELL	
First National Bank of Chaves County	P. O. Box 2087
Sunwest Bank of Roswell	P. O. Box 1858
United New Mexico Bank at Roswell	P. O. Box 1977
RUIDOSO	
First National Bank of Ruidoso	P. O. Box 8
SANTA FE	
Banquest/First National Bank	P. O. Box 609
First Interstate Bank of Santa Fe	P. O. Box 969
United New Mexico Bank at Santa Fe	P. O. Box 5414
SANTA ROSA	
First National Bank of Santa Rosa	P. O. Drawer G
SILVER CITY	
American National Bank	P. O. Box 1250
SOCORRO	
United New Mexico Bank at Socorro	P. O. Box 1337
TRUTH OR CONSEQUENCES	
First Sierra National Bank	P. O. Drawer 792
TUCUMCARI	
First National Bank in Tucumcari	P. O. Box 1107

CONSUMER INFORMATION

Following is a list of State or Federal agencies who regulate state-chartered banks and national banks:

STATE-CHARTERED BANKS:

Financial Institutions Division
Third Floor, Bataan Memorial Building
Santa Fe, New Mexico 87503

Telephone: (505) 827-7740

FEDERALLY-CHARTERED BANKS.

Comptroller Of The Currency
Southwest District
1600 Lincoln Plaza
500 North Akard
Dallas, Texas 75201=3394

Albuquerque Telephone Number: (505) 883-7813

NEW MEXICO STATE BANKS Statement of Condition (IN THOUSANDS) as of December 31, 1988	ALAMOGORDO United N. M. Bank	ALAMOGORDO Western Bank	ALBUQUERQUE The Bank of Albuquerque
ASSETS			
Cash and balances due from Depository Institutions:			
Non-interest bearing balances	$ 4,892	$ 2,606	$ 2,981
Interest-bearing balances	1,302	---	1,450
Securities	15,645	24,956	6,409
Federal Funds Sold & Securities Purchased under Agreements to Resell	1,700	250	4,415
Loans & Leases, TOTAL	28,067	33,805	30,770
LESS: Allowance for Loan & Lease Losses	348	358	337
Loan & Leases, Net of Unearned Income, Allowance and Reserve	27,719	33,447	30,433
Assets held in Trading Accounts	---	---	---
Premises and Fixed Assets	2,841	2,191	1,281
Other Real Estate Owned	115	951	---
Investments in Unconsolidated Subsidiaries	---	---	---
Intangible Assets	---	---	---
Other Assets	1,138	1,591	490
TOTAL ASSETS	$ 55,352	$ 65,992	$ 47,459
LIABILITIES			
Deposits	$ 50,205	$ 60,510	$ 42,383
Non-interest bearing	10,130	5,011	9,132
Interest-bearing	$ 40,075	$ 55,499	$ 33,251
Federal Funds Purchased & Securities sold under Agreements to Repurchase	---	---	500
Demand Notes Issued to the U. S. Treasury	---	158	---
Other Borrowed Money	---	---	---
Mortgage Indebtedness & Obligations under Capitalized Leases	---	---	---
Notes & Debentures Subordinated to Deposits	---	---	---
Other Liabilities	338	398	486
TOTAL LIABILITIES	$ 50,543	$ 61,066	$ 43,369
EQUITY CAPITAL			
Perpetual Preferred Stock	$ ---	$ ---	$ ---
Common Stock	1,250	667	1,116
Surplus	3,325	3,258	1,634
Undivided Profits & Capital Reserves	234	1,001	1,340
TOTAL EQUITY CAPITAL	$ 4,809	$ 4,926	$ 4,090
TOTAL LIABILITIES & EQUITY CAPITAL	$ 55,352	$ 65,992	$ 47,459

ALBUQUERQUE First Interstate	ALBUQUERQUE United N. M. Bank	ALBUQUERQUE Western Bank	ARTESIA Western Bank	BELEN Ranchers State Bank
$ 48,265	$ 42,398	$ 7,278	$ 3,691	$ 1,840
10,128	102	100	255	1,000
57,247	36,584	20,424	13,544	6,572
13,600	21,000	5,275	5,975	1,375
348,480	207,384	84,457	35,453	24,564
5,647	2,278	915	333	309
342,833	205,106	83,542	35,120	24,255
---	---	---	---	---
11,506	4,033	1,505	364	1,053
2,843	5,160	319	248	1,110
---	820	---	---	---
2,211	87	---	---	---
7,650	4,035	2,212	1,222	868
$496,283	$319,325	$ 120,655	$ 60,419	$ 38,073
$405,100	$269,854	$ 107,188	$ 54,034	$ 31,352
103,290	73,705	21,237	8,386	5,104
$301,810	$196,149	$ 85,951	$ 45,648	$ 26,248
55,052	28,856	---	100	---
---	---	597	---	---
---	---	---	---	---
483	---	---	---	---
4,365	---	---	---	---
3,307	1,509	1,684	563	203
$468,307	$300,219	$ 109,469	$ 54,697	$ 31,555
$ ---	$ ---	$ ---	$ ---	$ ---
5,000	4,800	2,171	400	600
17,000	7,300	5,000	3,100	2,000
5,976	7,006	4,015	2,222	3,918
$ 27,976	$ 19,106	$ 11,186	$ 5,722	$ 6,518
$496,283	$319,325	$ 120,655	$ 60,419	$ 38,073

NEW MEXICO STATE BANKS Statement of Condition (IN THOUSANDS) as of December 31, 1988	CARLSBAD United N. M. Bank	CARLSBAD Western Commerce	CLAYTON Farmers & Stockmens
ASSETS			
Cash and balances due from Depository Institutions:			
Non-interest bearing balances	$ 3,604	$ 3,374	$ 3,548
Interest-bearing balances	3,200	8,905	---
Securities	17,928	15,267	10,165
Federal Funds Sold & Securities Purchased under Agreements to Resell	4,625	3,800	6,150
Loans & Leases, TOTAL	50,707	57,679	25,005
LESS: Allowance for Loan & Lease Losses	568	659	318
Loan & Leases, Net of Unearned Income, Allowance and Reserve	50,139	57,020	24,687
Assets held in Trading Accounts	---	---	---
Premises and Fixed Assets	3,162	2,150	2,092
Other Real Estate Owned	623	2,318	867
Investments in Unconsolidated Subsidiaries	---	---	124
Intangible Assets	---	---	---
Other Assets	1,473	1,898	2,366
TOTAL ASSETS	$ 84,754	$ 94,732	$ 49,999
LIABILITIES			
Deposits	$ 77,970	$ 83,801	$ 42,392
Non-interest bearing	9,493	8,276	6,015
Interest-bearing	$ 68,477	$ 75,525	$ 36,377
Federal Funds Purchased & Securities sold under Agreements to Repurchase	---	---	---
Demand Notes Issued to the U. S. Treasury	---	---	---
Other Borrowed Money	---	---	---
Mortgage Indebtedness & Obligations under Capitalized Leases	---	---	2,276
Notes & Debentures Subordinated to Deposits	---	---	---
Other Liabilities	400	1,080	542
TOTAL LIABILITIES	$ 78,370	$ 84,881	$ 45,210
EQUITY CAPITAL			
Perpetual Preferred Stock	$ ---	$ ---	$ ---
Common Stock	875	672	700
Surplus	4,425	3,328	3,500
Undivided Profits & Capital Reserves	1,084	5,851	589
TOTAL EQUITY CAPITAL	$ 6,384	$ 9,851	$ 4,789
TOTAL LIABILITIES & EQUITY CAPITAL	$ 84,754	$ 94,732	$ 49,999

CLOVIS Citizens Bank	CLOVIS Western Bank	DEMING First N. M. Bank	DEMING United N. M. Bank	ESPANOLA El Pueblo State Bank
$ 9,190	$ 1,458	$ 2,693	$ 2,726	$ 2,148
7,000	1,089	400	2,700	100
24,890	6,203	14,354	13,662	8,358
4,700	425	7,375	7,800	2,520
1,200	249	225	507	472
99,992	27,497	24,077	23,644	14,869
---	---	---	257	---
853	1,081	781	491	490
9,944	261	228	643	205
---	---	---	---	---
---	---	---	---	---
2,943	684	863	970	613
$159,512	$ 38,698	$ 50,771	$ 52,893	$ 29,303
$143,278	$ 35,174	$ 45,098	$ 48,348	$ 27,080
19,553	5,061	6,698	7,883	5,011
$123,725	$ 30,113	$ 38,400	$ 40,465	$ 22,069
---	400	---	---	---
---	---	---	---	---
---	---	---	---	---
---	---	---	---	178
---	---	---	---	---
388	299	788	290	47
				183
$143,666	$ 35,873	$ 45,886	$ 48,638	$ 27,488
$ ---	$ ---	$ ---	$ ---	$ ---
2,000	425	1,200	1,050	625
9,500	1,400	1,800	1,950	1,025
4,346	1,000	1,885	1,255	165
$ 15,846	$ 2,825	$ 4,885	$ 4,255	$ 1,815
$159,512	$ 38,698	$ 50,771	$ 52,893	$ 29,303

NEW MEXICO STATE BANKS Statement of Condition (IN THOUSANDS) as of December 31, 1988	FARMINGTON First Interstate	FARMINGTON Sunwest Bank	FARMINGTON Western Bank
ASSETS			
Cash and balances due from Depository Institutions:			
Non-interest bearing balances	$ 6,949	$ 2,984	$ 2,405
Interest-bearing balances	---	---	---
Securities	36,266	16,535	8,244
Federal Funds Sold & Securities Purchased under Agreements to Resell	600	4,900	2,950
Loans & Leases, TOTAL	64,013	31,318	21,110
LESS: Allowance for Loan & Lease Losses	958	1,079	294
Loan & Leases, Net of Unearned Income, Allowance and Reserve	63,055	30,239	20,816
Assets held in Trading Accounts	---	---	---
Premises and Fixed Assets	5,554	2,408	1,223
Other Real Estate Owned	3,382	581	1,276
Investments in Unconsolidated Subsidiaries	---	---	---
Intangible Assets	---	---	---
Other Assets	1,752	898	956
TOTAL ASSETS	$117,558	$ 58,545	$ 37,870
LIABILITIES			
Deposits	$101,972	$ 53,000	$ 34,690
Non-interest bearing	21,349	10,281	7,106
Interest-bearing	$ 80,623	$ 42,719	$ 27,584
Federal Funds Purchased & Securities sold under Agreements to Repurchase	4,781	466	---
Demand Notes Issued to the U. S. Treasury	---	---	---
Other Borrowed Money	---	---	---
Mortgage Indebtedness & Obligations under Capitalized Leases	---	76	---
Notes & Debentures Subordinated to Deposits	---	---	---
Other Liabilities	1,013	493	227
TOTAL LIABILITIES	$107,766	$ 54,035	$ 34,917
EQUITY CAPITAL			
Perpetual Preferred Stock	$ ---	$ ---	$ ---
Common Stock	2,500	1,750	1,719
Surplus	7,000	2,500	1,234
Undivided Profits & Capital Reserves	292	260	---
TOTAL EQUITY CAPITAL	$ 9,792	$ 4,510	$ 2,953
TOTAL LIABILITIES & EQUITY CAPITAL	$117,558	$ 58,545	$ 37,870

GALLUP Sunwest Bank	GALLUP United New Mexico	GALLUP Western Bank	GRANTS Grants State Bank	HOBBS First Interstate
$ 7,975	$ 6,520	$ 2,385	$ 1,540	$ 4,637
---	3,100	---	5,156	5,175
38,505	13,858	6,598	5,836	37,956
5,300	7,100	---	---	21,450
82,679	35,886	18,928	21,661	83,888
1,627	612	208	301	2,833
81,052	35,274	18,720	21,360	81,055
---	---	---	1,061	---
3,504	2,495	692	1,265	3,447
237	186	61	850	1,320
---	284	---	---	---
---	---	---	---	---
1,504	758	877	771	3,370
$138,077	$ 69,575	$ 29,333	$ 37,839	$ 158,410
$126,925	$ 63,334	$ 25,549	$ 33,814	$ 148,588
18,313	12,385	3,178	5,316	24,807
$108,612	$ 50,949	$ 22,371	$ 28,498	$ 123,781
---	---	---	---	---
25	373	---	310	---
---	---	---	---	---
---	---	---	---	---
---	---	---	---	---
1,493	534	639	382	347
				1,346
$128,443	$ 64,241	$ 26,100	$ 34,506	$ 150,281
$ ---	$ ---	$ ---	$ ---	$ ---
2,000	1,470	500	1,000	2,431
6,000	2,730	1,350	1,500	5,234
1,634	1,134	1,295	833	464
$ 9,634	$ 5,334	$ 3,145	$ 3,333	$ 8,129
$138,077	$ 69,575	$ 29,333	$ 37,839	$ 158,410

NEW MEXICO STATE BANKS Statement of Condition (IN THOUSANDS) as of December 31, 1988	HOBBS United of Lea County	LAS CRUCES Citizens Bank	LAS CRUCES Western Bank
ASSETS			
Cash and balances due from Depository Institutions:			
Non-interest bearing balances	$ 5,373	$ 7,571	$ 3,879
Interest-bearing balances	2,701	65	6,234
Securities	37,123	12,278	33,062
Federal Funds Sold & Securities Purchased under Agreements to Resell	2,200	7,120	3,015
Loans & Leases, TOTAL	70,237	66,142	54,313
LESS: Allowance for Loan & Lease Losses	1,705	825	673
Loan & Leases, Net of Unearned Income, Allowance and Reserve	68,532	65,317	53,640
Assets held in Trading Accounts	---	---	---
Premises and Fixed Assets	1,538	4,968	4,468
Other Real Estate Owned	990	466	468
Investments in Unconsolidated Subsidiaries	---	---	---
Intangible Assets	156	---	---
Other Assets	2,306	1,650	2,632
TOTAL ASSETS	$120,919	$ 99,435	$ 107,398
LIABILITIES			
Deposits	$107,777	$ 90,535	$ 96,422
Non-interest bearing	12,894	19,408	22,935
Interest-bearing	$ 94,883	$ 71,127	$ 73,487
Federal Funds Purchased & Securities sold under Agreements to Repurchase	3,355	---	---
Demand Notes Issued to the U. S. Treasury	---	---	---
Other Borrowed Money	---	---	---
Mortgage Indebtedness & Obligations under Capitalized Leases	---	---	---
Notes & Debentures Subordinated to Deposits	---	---	---
Other Liabilities	1,192	1,033	1,172
TOTAL LIABILITIES	$112,324	$ 91,568	$ 97,594
EQUITY CAPITAL			
Perpetual Preferred Stock	$ ---	$ ---	$ ---
Common Stock	4,500	1,111	1,058
Surplus	2,500	6,300	6,442
Undivided Profits & Capital Reserves	1,595	456	2,304
TOTAL EQUITY CAPITAL	$ 8,595	$ 7,867	$ 9,804
TOTAL LIABILITIES & EQUITY CAPITAL	$120,919	$ 99,435	$ 107,398

LAS VEGAS Bank of Las Vegas	LAS VEGAS Bank of New Mexico	LOGAN McFarland Brothers	LORDSBURG Western Bank	LOS ALAMOS Bank of Los Alamos
$ 3,222	$ 1,388	$ 645	$ 1,108	$ 1,956
---	---	198	1,090	2,458
23,588	2,293	1,700	11,776	2,055
11,200	485	1,485	800	990
34,468	13,601	7,195	16,163	15,682
327	168	92	189	169
34,141	13,433	7,103	15,974	15,513
---	---	---	---	---
1,726	597	476	819	106
190	57	127	262	75
---	---	---	---	---
---	---	---	---	---
832	270	155	636	265
$ 74,899	$ 18,523	$ 11,889	$ 32,465	$ 23,418
$ 68,171	$ 16,440	$ 10,836	$ 29,319	$ 21,674
9,850	1,893	758	4,106	2,612
$ 58,321	$ 14,547	$ 10,078	$ 25,213	$ 19,062
50	---	---	---	---
---	---	---	---	---
---	---	---	---	---
---	---	---	---	---
---	---	---	---	---
---	---	---	23	---
603	185	108	211	156
$ 68,824	$ 16,625	$ 10,944	$ 29,553	$ 21,830
$ ---	$ ---	$ ---	$ ---	$ ---
2,500	750	318	452	575
2,500	750	541	1,048	395
1,075	398	86	1,412	618
$ 6,075	$ 1,898	$ 945	$ 2,912	$ 1,588
$ 74,899	$ 18,523	$ 11,889	$ 32,465	$ 23,418

NEW MEXICO STATE BANKS Statement of Condition (IN THOUSANDS) as of December 31, 1988	RATON International State Bank	RED RIVER The Red River Bank	RIO RANCHO United New Mexico
ASSETS			
Cash and balances due from Depository Institutions:			
Non-interest bearing balances ------	$ 3,360	$ 352	$ 3,803
Interest-bearing balances ----------	1,200	---	2,350
Securities ----------	27,844	1,364	13,136
Federal Funds Sold & Securities Purchased under Agreements to Resell --	1,845	300	3,225
Loans & Leases, TOTAL ----------	32,404	5,837	25,597
LESS: Allowance for Loan & Lease Losses	648	48	292
Loan & Leases, Net of Unearned Income, Allowance and Reserve ----------	31,756	5,789	25,305
Assets held in Trading Accounts ------	---	---	---
Premises and Fixed Assets ----------	609	26	1,640
Other Real Estate Owned ----------	2,016	174	122
Investments in Unconsolidated Subsidiaries ----------	---	---	---
Intangible Assets ----------	---	---	---
Other Assets ----------	1,505	210	694
TOTAL ASSETS	$ 70,135	$ 8,215	$ 50,275
LIABILITIES			
Deposits ----------	$ 63,843	$ 7,501	$ 45,987
Non-interest bearing ----------	7,296	890	8,650
Interest-bearing ----------	$ 56,547	$ 6,611	$ 37,337
Federal Funds Purchased & Securities sold under Agreements to Repurchase	---	---	283
Demand Notes Issued to the U. S. Treasury	---	---	---
Other Borrowed Money ----------	---	---	---
Mortgage Indebtedness & Obligations under Capitalized Leases ----------	---	---	---
Notes & Debentures Subordinated to Deposits ----------	---	---	---
Other Liabilities ----------	744	27	254
TOTAL LIABILITIES	$ 64,587	$ 7,528	$ 46,524
EQUITY CAPITAL			
Perpetual Preferred Stock ----------	$ ---	$ ---	$ ---
Common Stock ----------	1,500	500	600
Surplus ----------	2,500	250	2,200
Undivided Profits & Capital Reserves	1,548	[63]	951
TOTAL EQUITY CAPITAL	$ 5,548	$ 687	$ 3,751
TOTAL LIABILITIES & EQUITY CAPITAL	$ 70,135	$ 8,215	$ 50,275

ROSWELL First Interstate	ROSWELL Valley Bank of Commerce	RUIDOSO Bank of Ruidoso	RUIDOSO Ruidoso State Bank	SANTA FE Bank of Santa Fe
$ 2,365	$ 2,117	$ 2,334	$ 4,878	$ 5,126
898	---	151	---	6,335
22,435	5,197	2,302	10,564	21,377
---	8,550	1,715	2,700	3,250
35,364	19,932	20,738	42,927	57,955
1,382	169	310	1,182	81
33,982	19,763	20,428	41,745	57,874
---	---	---	---	---
2,875	1,506	1,198	2,430	4,862
1,383	---	2,536	2,318	5,845
---	---	---	---	---
---	---	---	---	---
2,137	903	1,163	1,441	1,966
$ 66,075	$ 38,036	$ 31,827	$ 66,076	$ 106,635
$ 61,290	$ 33,488	$ 29,755	$ 60,463	$ 95,319
11,047	7,335	3,406	10,123	15,793
$ 50,243	$ 26,153	$ 26,349	$ 50,340	$ 79,526
---	---	---	---	---
---	480	---	1,652	---
---	---	---	156	---
82	---	---	63	2,145
300	---	---	---	---
576	608	330	742	577
$ 62,248	$ 34,576	$ 30,085	$ 63,076	$ 98,041
$ ---	$ ---	$ ---	$ ---	$ 12,000
1,200	500	1,000	1,500	373
2,363	2,250	1,500	1,500	---
264	710	[758]	---	[3,779]
$ 3,827	$ 3,460	$ 1,742	$ 3,000	$ 8,594
$ 66,075	$ 38,036	$ 31,827	$ 66,076	$ 106,635

NEW MEXICO STATE BANKS Statement of Condition (IN THOUSANDS) as of December 31, 1988	SANTA FE Sunwest of Santa Fe	SANTA FE Western Bank	SILVER CITY First State Bank
ASSETS			
Cash and balances due from Depository Institutions:			
Non-interest bearing balances	$ 11,595	$ 1,758	$ 428
Interest-bearing balances	---	---	1,783
Securities	48,018	1,273	1,571
Federal Funds Sold & Securities Purchased under Agreements to Resell	13,450	1,400	2,250
Loans & Leases, TOTAL	91,401	10,858	8,902
LESS: Allowance for Loan & Lease Losses	2,113	396	106
Loan & Leases, Net of Unearned Income, Allowance and Reserve	89,288	10,462	8,796
Assets held in Trading Accounts	---	---	---
Premises and Fixed Assets	4,972	913	45
Other Real Estate Owned	250	600	27
Investments in Unconsolidated Subsidiaries	---	---	---
Intangible Assets	---	---	---
Other Assets	2,016	451	236
TOTAL ASSETS	$ 169,589	$ 16,857	$ 15,136
LIABILITIES			
Deposits	$ 156,726	$ 14,644	$ 14,123
Non-interest bearing	33,766	3,327	934
Interest-bearing	$ 122,960	$ 11,317	$ 13,189
Federal Funds Purchased & Securities sold under Agreements to Repurchase	---	---	---
Demand Notes Issued to the U. S. Treasury	---	---	---
Other Borrowed Money	---	---	---
Mortgage Indebtedness & Obligations under Capitalized Leases	---	---	---
Notes & Debentures Subordinated to Deposits	---	---	---
Other Liabilities	979	181	121
TOTAL LIABILITIES	$ 157,705	$ 14,825	$ 14,244
EQUITY CAPITAL			
Perpetual Preferred Stock	$ ---	$ ---	$ ---
Common Stock	4,000	1,489	500
Surplus	4,600	722	392
Undivided Profits & Capital Reserves	3,284	[179]	---
TOTAL EQUITY CAPITAL	$ 11,884	$ 2,032	$ 892
TOTAL LIABILITIES & EQUITY CAPITAL	$ 169,589	$ 16,857	$ 15,136

SILVER CITY Sunwest of Grant County	SOCORRO First State Bank	SPRINGER Bank of New Mexico	TAOS First State Bank	TAOS Centinel Bank
$ 2,224	$ 2,288	$ 1,796	$ 2,411	$ 3,545
---	100	100	---	1,000
39,610	16,886	5,311	11,261	13,897
6,300	---	3,150	---	1,300
33,154	18,520	14,125	25,647	23,833
574	278	665	318	250
32,580	18,242	13,460	25,329	23,583
---	---	---	---	---
1,490	1,799	561	934	1,202
273	---	557	1,064	284
---	---	---	---	---
---	---	---	---	---
1,248	648	426	823	614
$ 83,725	$ 39,963	$ 25,361	$ 41,822	$ 45,425
$ 77,071	$ 34,847	$ 23,847	$ 37,654	$ 41,454
7,279	6,394	3,848	6,139	6,965
$ 69,792	$ 28,453	$ 19,999	$ 31,515	$ 34,489
---	---	---	---	---
---	---	---	---	---
---	---	---	690	---
		---	---	---
---	65	---	32	---
---	---	---	---	---
882	170	264	268	638
$ 77,953	$ 35,082	$ 24,111	$ 38,644	$ 42,092
$ ---	$ ---	$ ---	$ ---	$ ---
2,300	1,150	775	450	343
2,300	1,850	475	2,550	2,160
1,172	1,881	---	178	830
$ 5,772	$ 4,881	$ 1,250	$ 3,178	$ 3,333
$ 83,725	$ 39,963	$ 25,361	$ 41,822	$ 45,425

NEW MEXICO STATE BANKS Statement of Condition (IN THOUSANDS) as of December 31, 1988	TAOS Western Bank	T OR C Western Bank	TUCUMCARI Citizens Bank
ASSETS			
Cash and balances due from Depository Institutions:			
Non-interest bearing balances	$ 1,809	$ 1,614	$ 1,399
Interest-bearing balances	---	---	---
Securities	1,484	17,443	4,363
Federal Funds Sold & Securities Purchased under Agreements to Resell	1,075	7,615	8,100
Loans & Leases, TOTAL	7,969	24,171	21,028
LESS: Allowance for Loan & Lease Losses	115	346	154
Loan & Leases, Net of Unearned Income, Allowance and Reserve	7,854	23,825	20,874
Assets held in Trading Accounts	---	---	---
Premises and Fixed Assets	453	776	177
Other Real Estate Owned	139	586	20
Investments in Unconsolidated Subsidiaries	---	---	---
Intangible Assets	---	---	---
Other Assets	146	1,063	875
TOTAL ASSETS	$ 12,960	$ 52,922	$ 35,808
LIABILITIES			
Deposits	$ 11,732	$ 49,066	$ 30,985
Non-interest bearing	3,346	7,318	5,728
Interest-bearing	$ 8,386	$ 41,748	$ 25,257
Federal Funds Purchased & Securities sold under Agreements to Repurchase	---	---	---
Demand Notes Issued to the U. S. Treasury	---	---	17
Other Borrowed Money	---	---	---
Mortgage Indebtedness & Obligations under Capitalized Leases	---	18	---
Notes & Debentures Subordinated to Deposits	---	---	---
Other Liabilities	65	542	403
TOTAL LIABILITIES	$ 11,797	$ 49,626	$ 31,405
EQUITY CAPITAL			
Perpetual Preferred Stock	$ ---	$ ---	$ ---
Common Stock	884	990	1,000
Surplus	183	2,010	1,800
Undivided Profits & Capital Reserves	96	296	1,603
TOTAL EQUITY CAPITAL	$ 1,163	$ 3,296	$ 4,403
TOTAL LIABILITIES & EQUITY CAPITAL	$ 12,960	$ 52,922	$ 35,808

NEW MEXICO STATE BANKS Statement of Condition (IN THOUSANDS) as of December 31, 1988	VAUGHN United New Mexico	TOTALS
ASSETS		
Cash and balances due from Depository Institutions:		
Non-interest bearing balances ------	$ 1,400	$ 259,831
Interest-bearing balances ----------	1,400	79,225
Securities ----------	5,971	851,188
Federal Funds Sold & Securities Purchased under Agreements to Resell --	3,400	230,205
Loans & Leases, TOTAL ----------	16,774	2,293,523
LESS: Allowance for Loan & Lease Losses	246	36,456
Loan & Leases, Net of Unearned Income, Allowance and Reserve ----------	16,528	2,257,067
Assets held in Trading Accounts ------	---	1,061
Premises and Fixed Assets ----------	980	100,608
Other Real Estate Owned ----------	160	54,717
Investments in Unconsolidated Subsidiaries ----------	---	1,485
Intangible Assets ----------	---	2,454
Other Assets ----------	623	69,836
TOTAL ASSETS	$ 30,462	$ 3,907,677
LIABILITIES		
Deposits ----------	$ 27,889	$ 3,470,497
Non-interest bearing ----------	5,474	636,234
Interest-bearing ----------	$ 22,415	$ 2,834,263
Federal Funds Purchased & Securities sold under Agreements to Repurchase	---	97,373
Demand Notes Issued to the U. S. Treasury	---	928
Other Borrowed Money ----------	---	---
Mortgage Indebtedness & Obligations under Capitalized Leases ----------	---	5,441
Notes & Debentures Subordinated to Deposits ----------	---	6,251
Other Liabilities ----------	228	30,652
TOTAL LIABILITIES	$ 28,117	$ 3,611,142
EQUITY CAPITAL		
Perpetual Preferred Stock ----------	$ ---	$ 12,000
Common Stock ----------	375	69,614
Surplus ----------	1,625	150,799
Undivided Profits & Capital Reserves	345	64,122
TOTAL EQUITY CAPITAL	$ 2,345	$ 296,535
TOTAL LIABILITIES & EQUITY CAPITAL	$ 30,462	$ 3,907,677

NEW MEXICO NATIONAL BANKS Statement of Condition (IN THOUSANDS) as of December 31, 1988	ALAMOGORDO First Nat'l Bank	ALBUQUERQUE Nat'l Bank of Albuquerque	ALBUQUERQUE First Nat'l Bank
ASSETS			
Cash and balances due from Depository Institutions:			
Non-interest bearing balances ------	$ 5,940	$ 4,252	$ 115,990
Interest-bearing balances ----------	75	---	---
Securities ----------	37,052	10,959	310,614
Federal Funds Sold & Securities Purchased under Agreements to Resell -	4,900	3,670	116,385
Loans & Leases, TOTAL ----------	58,220	43,348	756,670
LESS: Allowance for Loan & Lease Losses	882	1,117	11,579
Loan & Leases, Net of Unearned Income, Allowance and Reserve ----------	57,338	42,231	745,091
Assets held in Trading Accounts ------	---	---	395
Premises and Fixed Assets ----------	3,368	1,428	10,952
Other Real Estate Owned ----------	490	707	1,833
Investment in Unconsolidated Subsidiaries ----------	---	---	635
Intangible Assets ----------	---	---	---
Other Assets ----------	1,440	1,082	34,741
TOTAL ASSETS	$ 110,603	$ 64,329	$ 1,336,636
LIABILITIES			
Deposits ----------	$ 97,426	$ 58,984	$ 970,315
Non-interest bearing ----------	18,133	13,325	193,195
Interest-bearing ----------	79,293	45,659	777,120
Federal Funds Purchased & Securities sold under Agreements to Repurchase	725	---	249,378
Demand Notes Issued to the U.S. Treasury	1,031	---	12,711
Other Borrowed Money ----------	---	---	---
Mortgage Indebtedness & Obligations under Capitalized Leases ---------	---	---	---
Notes & Debentures Subordinated to Deposits ----------	---	702	3,200
Other Liabilities ----------	1,011	556	14,434
TOTAL LIABILITIES	$ 100,193	$ 60,242	$ 1,250,038
EQUITY CAPITAL			
Common Stock ----------	$ 1,000	$ 893	$ 6,875
Surplus ----------	1,000	4,911	15,000
Undivided Profits & Capital Reserves	8,410	[1,717]	64,723
TOTAL EQUITY CAPITAL	$ 10,410	$ 4,087	$ 86,598
TOTAL LIABILITIES & EQUITY CAPITAL	$ 110,603	$ 64,329	$ 1,336,636

ALBUQUERQUE Plaza Nat'l Bank	ALBUQUERQUE Southwest Nat'l Bank	ALBUQUERQUE Sunwest Bank, N. A.	ARTESIA First Nat'l Bank	BELEN First Nat'l Bank
$ 715	$ 4,695	$ 114,825	$ 3,362	$ 7,656
2,470	---	---	---	500
4,454	17,664	432,189	30,266	---
325	3,800	269,998	7,415	54,587
6,748	43,616	915,074	46,340	109,123
110	474	9,007	2,251	1,098
6,638	43,142	906,067	44,089	108,025
---	---	---	---	---
402	510	51,384	2,050	2,650
381	176	7,441	2,549	1,365
---	---	---	---	---
---	---	---	---	---
323	960	23,110	1,592	3,019
$ 15,708	$ 70,947	$1,805,014	$ 91,323	$ 177,802
$ 14,611	$ 62,962	$1,429,201	$ 77,375	$ 160,913
2,288	11,475	228,929	11,336	20,491
$ 12,323	$ 51,487	$1,200,272	$ 66,039	$ 140,422
---	2,152	227,516	7,543	1,140
---	440	---	---	---
---	---	---	221	---
---	---	---	---	63
---	---	---	---	---
188	619	15,000	1,094	1,234
$ 14,799	$ 66,173	$1,671,717	$ 86,233	$ 163,350
$ 700	$ 1,000	$ 40,000	$ 2,000	$ 1,000
600	1,000	40,000	3,000	3,000
[391]	2,774	53,297	90	10,452
$ 909	$ 4,774	$ 133,297	$ 5,090	$ 14,452
$ 15,708	$ 70,947	$1,805,014	$ 91,323	$ 177,802

NEW MEXICO NATIONAL BANKS Statement of Condition (IN THOUSANDS) as of December 31, 1988	CARLSBAD Carlsbad Nat'l Bank	CLAYTON First Nat'l Bank	CLOVIS First Nat'l Bank
ASSETS			
Cash and balances due from Depository Institutions:			
Non-interest bearing balances	$ 4,355	$ 1,812	$ 7,951
Interest-bearing balances	3,150	---	100
Securities	63,805	2,506	7,465
Federal Funds Sold & Securities Purchased under Agreements to Resell	7,525	1,316	6,250
Loans & Leases, TOTAL	50,009	14,625	63,083
LESS: Allowance for Loan & Lease Losses	570	353	650
Loan & Leases, Net of Unearned Income, Allowance and Reserve	49,439	14,272	62,433
Assets held in Trading Accounts	---	---	---
Premises and Fixed Assets	1,497	498	1,061
Other Real Estate Owned	33	1,324	492
Investment in Unconsolidated Subsidiaries	---	---	---
Intangible Assets	---	---	---
Other Assets	1,901	390	1,597
TOTAL ASSETS	$ 131,705	$ 22,118	$ 87,349
LIABILITIES			
Deposits	$ 113,748	$ 20,426	$ 81,124
Non-interest bearing	12,606	3,860	11,324
Interest-bearing	101,142	16,566	69,800
Federal Funds Purchased & Securities sold under Agreements to Repurchase	4,214	---	---
Demand Notes Issued to the U.S. Treasury	---	---	---
Other Borrowed Money	563	---	---
Mortgage Indebtedness & Obligations under Capitalized Leases	---	135	---
Notes & Debentures Subordinated to Deposits	---	---	---
Other Liabilities	712	277	556
TOTAL LIABILITIES	$ 119,237	$ 20,838	$ 81,680
EQUITY CAPITAL			
Common Stock	$ 2,500	$ 500	$ 2,050
Surplus	2,500	500	850
Undivided Profits & Capital Reserves	7,468	280	2,769
TOTAL EQUITY CAPITAL	$ 12,468	$ 1,280	$ 5,669
TOTAL LIABILITIES & EQUITY CAPITAL	$ 131,705	$ 22,118	$ 87,349

CLOVIS Sunwest Bank	ESPANOLA Sunwest Bank	ESPANOLA Valley Nat'l Bank	FARMINGTON First Nat'l Bank	GRANTS First Nat'l Bank
$ 5,416	$ 3,361	$ 2,297	$ 8,796	$ 2,538
---	---	---	300	100
30,582	15,249	6,714	102,280	4,544
2,300	6,400	2,400	25,500	6,450
84,305	49,767	31,513	126,797	18,970
1,696	1,101	806	1,734	483
82,609	48,666	30,707	125,063	18,487
---	---	---	---	---
1,815	1,475	579	4,086	387
1,385	26	119	931	1,242
---	---	---	---	---
---	---	---	---	---
2,107	1,039	733	4,044	663
$ 126,214	$ 76,216	$ 43,549	$ 271,000	$ 34,411
$ 115,418	$ 69,626	$ 38,494	$ 210,572	$ 31,887
12,556	8,894	6,000	35,165	4,702
$ 102,862	$ 60,732	$ 32,494	$ 175,407	$ 27,185
---	---	---	29,648	---
---	---	---	757	---
---	---	---	---	---
---	---	---	---	---
---	---	---	---	---
519	756	812	2,922	361
$ 115,937	$ 70,382	$ 39,306	$ 243,899	$ 32,248
$ 2,500	$ 1,500	$ 400	$ 4,000	$ 270
3,000	2,000	1,400	5,275	530
4,777	2,334	2,443	17,826	1,363
$ 10,277	$ 5,834	$ 4,243	$ 27,101	$ 2,163
$ 126,214	$ 76,216	$ 43,549	$ 271,000	$ 34,411

NEW MEXICO NATIONAL BANKS Statement of Condition (IN THOUSANDS) as of December 31, 1988	HOBBS Sunwest Bank, N.A.	LAS CRUCES Bank of The Rio Grande	LAS CRUCES First Nat'l Bank
ASSETS			
Cash and balances due from Depository Institutions:			
Non-interest bearing balances	$ 1,816	$ 1,124	$ 23,785
Interest-bearing balances	---	794	500
Securities	15,819	1,879	59,585
Federal Funds Sold & Securities Purchased under Agreements to Resell	2,950	2,000	7,650
Loans & Leases, TOTAL	18,868	21,088	180,330
LESS: Allowance for Loan & Lease Losses	492	175	1,901
Loan & Leases, Net of Unearned Income, Allowance and Reserve	18,376	20,913	178,429
Assets held in Trading Accounts	---	---	---
Premises and Fixed Assets	654	561	4,831
Other Real Estate Owned	512	201	2,931
Investment in Unconsolidated Subsidiaries	---	---	---
Intangible Assets	---	---	---
Other Assets	633	375	4,232
TOTAL ASSETS	$ 40,760	$ 27,847	$ 281,943
LIABILITIES			
Deposits	$ 37,150	$ 25,530	$ 253,988
Non-interest bearing	5,406	2,837	61,014
Interest-bearing	31,744	22,693	192,974
Federal Funds Purchased & Securities sold under Agreements to Repurchase	---	---	2,900
Demand Notes Issued to the U.S. Treasury	---	---	454
Other Borrowed Money	---	---	175
Mortgage Indebtedness & Obligations under Capitalized Leases	65	---	319
Notes & Debentures Subordinated to Deposits	---	---	---
Other Liabilities	384	344	1,957
TOTAL LIABILITIES	$ 37,599	$ 25,874	$ 259,793
EQUITY CAPITAL			
Common Stock	$ 750	$ 750	$ 1,000
Surplus	1,150	1,197	9,000
Undivided Profits & Capital Reserves	1,261	26	12,150
TOTAL EQUITY CAPITAL	$ 3,161	$ 1,973	$ 22,150
TOTAL LIABILITIES & EQUITY CAPITAL	$ 40,760	$ 27,847	$ 281,943

LAS CRUCES Sunwest Bank	LAS CRUCES United N. M. Bank, N.A.	LAS VEGAS First Nat'l Bank	LOS ALAMOS Los Alamos Nat'l Bank	LOVINGTON Liberty Nat'l Bank
$ 3,047	$ 1,077	$ 2,235	$ 6,404	$ 3,485
---	289	---	600	1,000
15,661	3,717	15,444	33,189	6,383
5,400	4,000	12,150	4,800	5,350
39,258	28,151	3,291	153,223	29,170
605	280	39	1,150	1,129
38,653	27,871	3,252	152,073	28,041
---	---	---	---	---
1,852	961	450	1,389	894
50	233	72	82	2,909
---	64	---	---	---
---	---	---	---	---
814	437	375	2,678	787
$ 65,477	$ 38,649	$ 33,978	$ 201,215	$ 48,839
$ 60,632	$ 36,248	$ 26,454	$ 185,295	$ 47,837
8,977	5,240	3,859	14,357	10,842
$ 51,655	$ 31,008	$ 22,595	$ 170,938	$ 36,995
---	---	---	---	---
---	---	149	---	---
---	---	---	---	---
---	---	---	---	---
---	---	---	---	---
---	---	---	---	---
573	343	311	2,005	274
$ 61,205	$ 36,591	$ 26,914	$ 187,300	$ 48,111
$ 1,200	$ 750	$ 490	$ 800	$ 1,467
1,200	1,100	2,250	5,298	1,467
1,872	208	4,324	7,817	[2,206]
$ 4,272	$ 2,058	$ 7,064	$ 13,915	$ 728
$ 65,477	$ 38,649	$ 33,978	$ 201,215	$ 48,839

NEW MEXICO NATIONAL BANKS Statement of Condition (IN THOUSANDS) as of December 31, 1988	PORTALES Portales Nat'l Bank	PORTALES United N. M. Bank	RATON Sunwest Bank
ASSETS			
Cash and balances due from Depository Institutions:			
Non-interest bearing balances ------	$ 2,878	$ 3,771	$ 2,316
Interest-bearing balances ----------	19,330	2,770	---
Securities ----------	3,376	19,650	31,422
Federal Funds Sold & Securities Purchased under Agreements to Resell -	4,325	2,225	10,600
Loans & Leases, TOTAL ----------	14,431	17,425	33,483
LESS: Allowance for Loan & Lease Losses	245	173	915
Loan & Leases, Net of Unearned Income, Allowance and Reserve ----------	14,186	17,252	32,568
Assets held in Trading Accounts ------	---	---	---
Premises and Fixed Assets ----------	562	450	2,185
Other Real Estate Owned ----------	797	---	227
Investment in Unconsolidated Subsidiaries ----------	---	193	---
Intangible Assets ----------	---	---	---
Other Assets ----------	798	744	1,417
TOTAL ASSETS	$ 46,252	$ 46,985	$ 80,735
LIABILITIES			
Deposits ----------	$ 39,905	$ 43,106	$ 73,842
Non-interest bearing ----------	7,900	7,054	7,982
Interest-bearing ----------	32,005	36,052	65,860
Federal Funds Purchased & Securities sold under Agreements to Repurchase	337	---	151
Demand Notes Issued to the U.S. Treasury	---	---	---
Other Borrowed Money ----------	---	---	---
Mortgage Indebtedness & Obligations under Capitalized Leases ---------	17	---	---
Notes & Debentures Subordinated to Deposits ----------	---	---	---
Other Liabilities ----------	292	340	785
TOTAL LIABILITIES	$ 40,551	$ 43,446	$ 74,778
EQUITY CAPITAL			
Common Stock ----------	$ 500	$ 1,000	$ 1,750
Surplus ----------	500	1,000	2,750
Undivided Profits & Capital Reserves	4,701	1,539	1,457
TOTAL EQUITY CAPITAL	$ 5,701	$ 3,539	$ 5,957
TOTAL LIABILITIES & EQUITY CAPITAL	$ 46,252	$ 46,985	$ 80,735

RIO RANCHO American Bank	RIO RANCHO Sunwest Bank, N.A.	ROSWELL First Nat'l Bank	ROSWELL Sunwest Bank, N. A.	ROSWELL United N. M. Bank
$ 497	$ 1,218	$ 706	$ 7,451	$ 8,434
99	---	---	---	5,502
2,673	4,589	3,239	48,522	34,695
---	3,900	650	16,300	7,100
23,331	15,318	13,139	63,073	64,598
220	276	205	1,326	1,149
23,111	15,042	12,934	61,747	63,449
---	---	---	---	---
356	1,463	303	2,165	1,699
1,519	---	58	1,220	321
---	---	---	---	428
---	---	---	---	---
1,440	250	197	2,169	1,881
$ 29,695	$ 26,462	$ 18,087	$ 139,574	$ 123,509
$ 27,976	$ 23,070	$ 16,759	$ 121,755	$ 99,849
1 905	1,765	1,691	20,199	15,936
$ 26,071	$ 21,305	$ 15,068	$ 101,556	$ 83,913
235	---	---	6,952	13,494
---	---	---	---	---
---	---	---	---	---
732	---	---	---	---
---	---	---	---	---
257	272	280	1,156	615
$ 29,200	$ 23,342	$ 17,039	$ 129,863	$ 113,958
$ 1,250	$ 1,250	$ 950	$ 3,000	$ 3,500
1,457	1,250	800	3,500	3,500
[2,212]	620	[702]	3,211	2,551
$ 495	$ 3,120	$ 1,048	$ 9,711	$ 9,551
$ 29,695	$ 26,462	$ 18,087	$ 139,574	$ 123,509

NEW MEXICO NATIONAL BANKS Statement of Condition (IN THOUSANDS) as of December 31, 1988	RUIDOSO First Nat'l Bank	SANTA FE First Nat'l Bank	SANTA FE First Interstate
ASSETS			
Cash and balances due from Depository Institutions:			
Non-interest bearing balances ------	$ 691	$ 13,796	$ 7,039
Interest-bearing balances ----------	3,168	---	2,475
Securities ----------	4,903	42,179	24,735
Federal Funds Sold & Securities Purchased under Agreements to Resell -	1,350	2,500	5,500
Loans & Leases, TOTAL ----------	12,005	111,872	77,211
LESS: Allowance for Loan & Lease Losses	85	3,665	1,785
Loan & Leases, Net of Unearned Income, Allowance and Reserve ----------	11,920	108,207	75,426
Assets held in Trading Accounts ------	---	---	---
Premises and Fixed Assets ----------	524	3,273	2,594
Other Real Estate Owned ----------	141	5,406	3,855
Investment in Unconsolidated Subsidiaries ----------	---	---	---
Intangible Assets ----------	---	---	---
Other Assets ----------	272	2,864	3,236
TOTAL ASSETS	$ 22,969	$ 178,225	$ 124,860
LIABILITIES			
Deposits ----------	$ 21,275	$ 163,598	$ 116,394
Non-interest bearing ----------	1,816	37,242	26,932
Interest-bearing ----------	19,459	126,356	89,462
Federal Funds Purchased & Securities sold under Agreements to Repurchase	---	655	---
Demand Notes Issued to the U.S. Treasury	---	1,118	---
Other Borrowed Money ----------	---	---	---
Mortgage Indebtedness & Obligations under Capitalized Leases ----------	---	284	---
Notes & Debentures Subordinated to Deposits ----------	---	1,500	1,347
Other Liabilities ----------	178	1,701	1,083
TOTAL LIABILITIES	$ 21,453	$ 168,856	$ 118,824
EQUITY CAPITAL			
Common Stock ----------	$ 700	$ 1,100	$ 1,150
Surplus ----------	700	5,650	4,120
Undivided Profits & Capital Reserves	116	2,619	766
TOTAL EQUITY CAPITAL	$ 1,516	$ 9,369	$ 6,036
TOTAL LIABILITIES & EQUITY CAPITAL	$ 22,969	$ 178,225	$ 124,860

SANTA FE United N. M. Bank	SANTA ROSA First Nat'l Bank	SILVER CITY American Nat'l Bank	SOCORRO United N. M. Bank	T OR C First Sierra Nat'l Bank
$ 1,708	$ 1,365	$ 5,209	$ 1,376	$ 626
1,000	1,200	---	802	495
381	4,081	13,482	3,045	3,840
3,725	300	28,825	2,100	---
11,656	7,153	35,327	15,276	11,494
140	105	301	205	118
11,516	7,048	35,026	15,071	11,376
---	---	---	---	---
695	787	1,703	957	631
335	178	87	60	180
---	---	---	75	---
---	---	---	---	---
222	365	699	309	228
$ 19,582	$ 15,324	$ 85,031	$ 23,795	$ 17,376
$ 18,288	$ 13,653	$ 76,764	$ 21,419	$ 15,642
5,164	3,736	12,349	3,109	1,394
$ 13,124	$ 9,917	$ 64,415	$ 18,310	$ 14,248
---	---	---	374	200
---	---	---	---	---
---	---	---	---	---
---	---	---	---	---
---	---	---	---	---
120	119	872	145	136
$ 18,408	$ 13,772	$ 77,636	$ 21,938	$ 15,978
$ 750	$ 897	$ 648	$ 446	$ 350
1,100	538	852	661	350
[676]	117	5,895	750	698
$ 1,174	$ 1,552	$ 7,395	$ 1,857	$ 1,398
$ 19,582	$ 15,324	$ 85,031	$ 23,795	$ 17,376

NEW MEXICO NATIONAL BANKS Statement of Condition (IN THOUSANDS) as of December 31, 1988	TUCUMCARI First Nat'l Bank	TOTALS
ASSETS		
Cash and balances due from Depository Institutions:		
Non-interest bearing balances ------	$ 4,092	$ 400,107
Interest-bearing balances ----------	184	46,833
Securities ----------	13,372	1,486,204
Federal Funds Sold & Securities Purchased under Agreements to Resell -	700	653,621
Loans & Leases, TOTAL ----------	36,282	3,454,661
LESS: Allowance for Loan & Lease Losses	265	50,860
Loan & Leases, Net of Unearned Income, Allowance and Reserve ----------	36,017	3,403,801
Assets held in Trading Accounts ------	---	395
Premises and Fixed Assets ----------	1,180	117,251
Other Real Estate Owned ----------	285	42,153
Investment in Unconsolidated Subsidiaries ----------	---	1,395
Intangible Assets ----------	---	---
Other Assets ----------	2,302	108,465
TOTAL ASSETS	$ 58,132	$ 6,260,225
LIABILITIES		
Deposits ----------	$ 52,692	$ 5,172,203
Non-interest bearing ----------	9,545	872,530
Interest-bearing ----------	43,147	4,299,673
Federal Funds Purchased & Securities sold under Agreements to Repurchase	---	547,614
Demand Notes Issued to the U.S. Treasury	---	15,903
Other Borrowed Money ----------	---	1,716
Mortgage Indebtedness & Obligations under Capitalized Leases --------	---	2,317
Notes & Debentures Subordinated to Deposits ----------	---	6,047
Other Liabilities ----------	558	56,151
TOTAL LIABILITIES	$ 53,250	$ 5,801,951
EQUITY CAPITAL		
Common Stock ----------	$ 1,000	$ 94,636
Surplus ----------	1,000	136,956
Undivided Profits & Capital Reserves	2,882	226,682
TOTAL EQUITY CAPITAL	$ 4,882	$ 458,274
TOTAL LIABILITIES & EQUITY CAPITAL	$ 58,132	$ 6,260,225

COMPARATIVE CONSOLIDATED REPORT OF CONDITION OF
NEW MEXICO NATIONAL BANKS AS OF DECEMBER 31, 1987 TO DECEMBER 31, 1988

(IN THOUSANDS)

BANKS REPORTING:	12-31-87 42	12-31-88 41	INCREASE OR DECREASE
ASSETS			
Cash and balances due from Depository Institutions:			
Non-Interest bearing balances	$ 440,841	$ 400,107	$ [40,734]
Interest-bearing balances	107,088	46,833	[60,255]
Securities	1,370,519	1,486,204	115,685+
Federal Funds Sold & Securities Purchased under Agreements to Resell	490,147	653,621	163,474+
Loans & Lease Financing Receivables:			
Loans & Leases, TOTAL	$3,286,370	$3,454,661	$ 168,291+
LESS: Allowance for Loan & Lease Losses	44,740	50,860	6,120+
Loan & Leases, Net of Unearned Income -	$3,241,630	$3,403,801	$ 162,171+
Assets held in Trading Accounts	498	395	[103]
Premises and Fixed Assets	119,991	117,251	[2,740]
Other Real Estate Owned	38,950	42,153	3,203+
Intangible Assets	2,826	1,395	[1,431]
Other Assets	101,502	108,465	6,963+
TOTAL ASSETS	$5,913,992	$6,260,225	$ 346,233+
LIABILITIES			
Deposits	$4,966,064	$5,172,203	$ 206,139+
Non-Interest bearing	919,383	872,530	[46,853]
Interest bearing	$4,046,681	$4,299,673	$ 252,992+
Federal Funds Purchased & Securities sold under Agreements to Repurchase	424,125	547,614	123,489+
Demand Notes Issued to the US Treasury -	23,320	15,903	[7,417]
Other Borrowed Money	2,940	1,716	[1,224]
Mortgage Indebtedness & Obligations under Capitalized Leases	2,750	2,317	[433]
Bank's Liability on Acceptances Executed and Outstanding	35	---	[35]
Notes & Debentures Subordinated to Deposits	7,485	6,047	[1,438]
Other Liabilities	53,182	56,151	2,969+
TOTAL LIABILITIES	$5,479,901	$5,801,951	$ 322,050+
EQUITY CAPITAL			
Common Stock	$ 94,764	$ 94,636	$ [128]
Surplus	135,553	136,956	1,403+
Undivided Profits & Capital Reserves --	203,774	226,682	22,908+
TOTAL EQUITY CAPITAL	$ 434,091	$ 458,274	$ 24,183+
TOTAL LIABILITIES & EQUITY CAPITAL	$5,913,992	$6,260,225	$ 346,233+

Alamogordo Fed. Sav. & Loan
P. O. Box 690
Alamogordo, NM 88310

Otero Savings & Loan Assoc.
P. O. Drawer P
Alamogordo 88311-1713

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ABQ Bank
P. O. Box 25000
Albuquerque, NM 87125

American Fed. Sav. & Loan
P. O. Box 3869
Albuquerque, NM 87190

New Mexico Fed. Sav. & Loan
P. O. Box 14996
Albuquerque, NM 87191

Sandia Fed. Sav. & Loan Assoc.
P. O. Box 1008
Albuquerque, NM 87103-1008

Security Fed. Sav. & Loan
P. O. Box 3747
Albuquerque, NM 87190

Union Savings Bank
P. O. Box 8200
Albuquerque, NM 87198-8200

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Security Savings Bank
P. O. Drawer 1928
Carlsbad, NM 88220

******

First Savings Bank, F.S.B.
P. O. Drawer 1569
Clovis, NM 88101

******

Home Fed. Sav. & Loan Assoc.
P. O. Box 1678
Deming, NM 88031

******

Gallup Fed. Sav. & Loan Assoc.
P. O. Box 820
Gallup, NM 87301

******

Dona Ana Sav. & Loan Assoc.
P. O. Drawer E
Las Cruces 88004

Mutual Building & Loan Assoc.
P. O. Box 2167
Las Cruces, NM 88004-2167

Sun Country Savings Bank
P. O. Box 249
Las Cruces, NM 88004

******

First Fed. Sav. & Loan Assoc.
P. O. Box 1267
Las Vegas, NM 87701

******

First Federal Savings Bank
P. O. Box 340
Roswell, NM 88201

Pioneer Sav. & Trust Assoc.
P. O. Box 130
Roswell, NM 88201

Valley Federal Savings Bank
P. O. Box 2607
Roswell, NM 88201

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Century Fed. Sav. & Loan Assoc
P. O. Box 15069
Santa Fe, NM 87506-5069

Charter Bank for Savings, FSB
P. O. Box 15069
Santa Fe, NM 87506-5069

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Silver Savings & Loan, F.A.
P. O. Box 1030
Silver City, NM 88061

******

First American Savings Bank
602 Paseo del Pueblo Sur
Taos, NM 87571

******

Tucumcari Fed. Sav. & Loan
P. O. Drawer S
Tucumcari, NM 88401

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FEDERAL HOME LOAN BANK BOARD
1700 "G" STREET, N.W.
WASHINGTON, D.C. 20552

FEDERAL HOME LOAN BANK
OF DALLAS
P. O. BOX 619026
DALLAS/FORT WORTH, TEXAS 75261

Federal Savings & Loan Associations are regulated by the Federal Home Loan Bank Board. The only Savings & Loan Association regulated by Financial Institutions Division is Union Savings Bank, located in Albuquerque, NM.

NOTES

NEW MEXICO STATE & FEDERAL SAVINGS & LOAN ASSOCIATIONS, Report of Condition as of December 31, 1988 (IN THOUSANDS)	ALAMOGORDO Alamogordo Federal S&L	ALAMOGORDO Sun World Federal S&L
ASSETS		
LOANS AND CONTRACTS:		
Mortgage Loans (Other than Construction)---	80,618	15,338
Real Estate Construction Loans----------	766	
Manufactured Home Loans----------	37	
Unsecured Loans----------		
Real Estate Sold on Contract----------	359	
Other Loans and Contracts----------	3,861	163
TOTAL LOANS AND CONTRACTS	85,641	15,501
Real Estate Owned by Foreclosure or Deed in Lieu thereof (or in Judgement)----------	8	319
Real Estate Owned for Investment----------	68	45
Office Premises (Net of Depreciation)--------	662	527
Furniture and Fixtures (Net)----------	218	91
Cash on Hand and in Banks----------	749	1,179
Federal Home Loan Bank Stock----------	779	158
U. S. Government Obligations----------	432	
Other Investment Securities----------	5,921	
Prepaid Expenses----------	188	6
Other Assets----------	952	734
TOTAL ASSETS	$95,618	$18,560
LIABILITIES & NET WORTH		
Regular Savings Accounts----------	3,366	544
IRA and Keogh Accounts----------	8,344	1,834
Certificate Accounts----------	68,304	9,191
NOW Accounts----------	2,227	3,767
TOTAL SAVINGS	82,241	15,336
(Public Unit Accounts-(Memo Only))----------	1,648	
Federal Home Loans Bank Advances----------	1,500	600
Other Borrowed Money----------		
Loans in Process----------	647	10
Borrowers Advances (for Taxes & Ins.)--------	516	294
Other Liabilities----------	1,165	352
TOTAL LIABILITIES	$86,069	$16,592
Total Net Worth	9,549	1,968
TOTAL LIABILITIES/NET WORTH	$95,618	$18,560

ALBUQUERQUE ABQ Fed. Sav. Bank		ALBUQUERQUE American Federal S&L	ALBUQUERQUE New Mexico Federal S&L		ALBUQUERQUE Sandia Federal S&L	ALBUQUERQUE Security Federal S&L
1,232,316	D	153,528		D	101,290	
65,882	I	7,021		I	19,321	
	D	799		D		
13,480		1,632				
		1,115			218	
261,451		9,827			5,844	
1,573,129	N	173,922		N	126,673	
	O			O		
55,403	T	7,474		T	202	
					2,463	
25,241		3,346			3,441	
1,879	S	2,633		S	930	
34,145	U	4,645		U	1,788	
11,778	B	2,203		B	2,343	
282,580	M	9,888		M	2,000	
47,372	I	11,281		I	76,517	
1,333	T	400		T	200	
187,291		30,897			27,533	
$2,220,151	R	$246,689		R	$244,090	
	E			E		
	P			P		
	O			O		
147,670	R	9,087		R	9,218	
83,732	T	11,220		T	14,477	
1,213,677		134,031			121,962	
95,378		49,280			15,474	
1,540,457		203,618			161,131	
203,558		4,800			14,020	
200,750		35,950			35,000	
326,537		500			15,946	
16,454		2,412			5,920	
10,882		376			743	
65,647		3,181			3,043	
$2,160,727		$246,037			$221,783	
59,424		652			22,307	
$2,220,151		$246,689			$244,090	

NEW MEXICO STATE & FEDERAL SAVINGS & LOAN ASSOCIATIONS, Report of Condition as of December 31, 1988 (IN THOUSANDS)	ALBUQUERQUE Union Savings Bank	CARLSBAD Security Savings Bank
ASSETS		
LOANS AND CONTRACTS:		
Mortgage Loans (Other than Construction)---	8,451	10,952
Real Estate Construction Loans----------		188
Manufactured Home Loans----------	39	8,985
Unsecured Loans----------	32	94
Real Estate Sold on Contract----------		
Other Loans and Contracts----------	386	2,324
TOTAL LOANS AND CONTRACTS	8,908	22,543
Real Estate Owned by Foreclosure or Deed in Lieu thereof (or in Judgement)----------		1,338
Real Estate Owned for Investment----------		448
Office Premises (Net of Depreciation)--------	4	1,309
Furniture and Fixtures (Net)----------	40	162
Cash on Hand and in Banks----------	400	5,461
Federal Home Loan Bank Stock----------	250	258
U. S. Government Obligations----------		2,723
Other Investment Securities----------	6,605	36
Prepaid Expenses----------	33	30
Other Assets----------	1	7,822
TOTAL ASSETS	$16,241	$42,130
LIABILITIES & NET WORTH		
Regular Savings Accounts----------	265	996
IRA and Keogh Accounts----------	114	4,274
Certificate Accounts----------	4,671	26,444
NOW Accounts----------	4,108	7,214
TOTAL SAVINGS	9,158	38,928
(Public Unit Accounts-(Memo Only))----------		2,867
Federal Home Loans Bank Advances----------	4,947	
Other Borrowed Money----------	135	20
Loans in Process----------		
Borrowers Advances (for Taxes & Ins.)--------		217
Other Liabilities----------	63	2,200
TOTAL LIABILITIES	$14,303	$41,365
Total Net Worth	1,938	765
TOTAL LIABILITIES/NET WORTH	$16,241	$42,130

CLOVIS First Savings Bank	DEMING Home Federal S&L		GALLUP Gallup Fed. S&L	LAS CRUCES Dona Ana S & L Assn.	LAS CRUCES Mutual Bldg. Loan Assn.
98,645		D	27,002	58,463	53,067
260		I		2,045	2,878
		D		4,005	1,103
					659
11,300				1,121	47
110,205			1,082	5,365	7,721
		N	28,084	70,999	65,475
653		O			
		T	128	185	289
1,466				732	
528			392	927	923
2,105		S	41	281	284
1,097		U	483	918	1,107
97,009		B	330	585	801
40,776		M		288	
		I	6,476	4,728	28,811
- 13,595		T	1	71	49
			8	1,318	1,007
$267,434					
		R	$35,943	$81,032	$98,746
		E			
		P			
9,064		O			
		R	1,349	2,285	6,692
109,033		T	2,945	3,454	7,458
20,480			14,513	68,219	53,410
138,577			14,003	2,192	19,650
16,055			31,810	76,150	87,210
12,000			227	3,286	1,512
76,783				488	4,580
578				441	548
25,889				178	694
$253,827			128	547	1,336
13,607			$31,938	$77,804	$94,368
			4,005	3,228	4,378
$267,434					
			$35,943	$81,032	$98,746

NEW MEXICO STATE & FEDERAL SAVINGS & LOAN ASSOCIATIONS, Report of Condition as of December 31, 1988 (IN THOUSANDS)	LAS CRUCES Sun Country Sav. Bank	LAS VEGAS First Fed. S&L
ASSETS		
LOANS AND CONTRACTS:		
Mortgage Loans (Other than Construction)---	42,104	
Real Estate Construction Loans----------	581	
Manufactured Home Loans----------		
Unsecured Loans----------		
Real Estate Sold on Contract----------		
Other Loans and Contracts----------	1,573	
TOTAL LOANS AND CONTRACTS	44,258	
Real Estate Owned by Foreclosure or Deed in Lieu thereof (or in Judgement)----------	4,663	
Real Estate Owned for Investment----------	182	
Office Premises (Net of Depreciation)--------	104	
Furniture and Fixtures (Net)----------	696	
Cash on Hand and in Banks----------	5,261	
Federal Home Loan Bank Stock----------	1,165	
U. S. Government Obligations----------	646	
Other Investment Securities----------	7,547	
Prepaid Expenses----------	110	
Other Assets----------	1,944	
TOTAL ASSETS	$66,576	
LIABILITIES & NET WORTH		
Regular Savings Accounts----------	1,564	
IRA and Keogh Accounts----------	2,380	
Certificate Accounts----------	63,358	
NOW Accounts----------	9,171	
TOTAL SAVINGS	76,473	
(Public Unit Accounts-(Memo Only))----------	197	
Federal Home Loans Bank Advances----------	19,133	
Other Borrowed Money----------	413	
Loans in Process----------		
Borrowers Advances (for Taxes & Ins.)--------	190	
Other Liabilities----------	1,916	
TOTAL LIABILITIES	$98,125	
Total Net Worth	-31,549	
TOTAL LIABILITIES/NET WORTH	$66,576	

DID NOT SUBMIT REPORT

ROSWELL First Fed. Sav. Bank	ROSWELL Pioneer Sav. & Trust	ROSWELL Valley Fed. Savings Bank		SANTA FE Century Fed. S&L	SANTA FE Charter Bank for Savings
89,751	133,944		D	69,897	36,524
2,073	16,178		I	8,458	6,472
2,545			D		
76					65
2,516	1,030			699	
7,403	3,566			3,388	1,333
104,364	154,718		N	82,442	44,394
			O		
2,179	3,096		T	445	1,199
	506			613	
1,587	4,288			279	347
282	1,160		S	123	138
2,401	3,436		U	1,779	754
960	1,791		B	830	549
9,413	312		M	4,403	500
11,242	4,753		I	16,214	2,477
208	416		T	48	62
1,933	14,746			1,135	4,317
$134,569	$189,222		R	$108,311	$54,737
			E		
			P		
3,577	4,102		O		
8,664	8,643		R	6,708	386
84,661	113,165		T	2,839	1,538
22,167	30,124			56,593	30,805
119,069	156,034			20,711	9,189
27,105	15,996			86,851	41,918
	18,300			9,780	10,820
1,033	2,475			10,385	10,050
918				623	289
422	744			1,877	
1,124	3,954			313	72
$122,566	$181,507			143	381
12,003	7,715			$100,192	$52,710
				8,119	2,027
$134,569	$189,222			$108,311	$54,737

NEW MEXICO STATE & FEDERAL SAVINGS & LOAN ASSOCIATIONS, Report of Condition as of December 31, 1988 (IN THOUSANDS)	SILVER CITY Silver S&L	TAOS First American Savings Bank
ASSETS		
LOANS AND CONTRACTS:		
Mortgage Loans (Other than Construction)---	D	D
Real Estate Construction Loans----------	I	I
Manufactured Home Loans----------	D	D
Unsecured Loans----------		
Real Estate Sold on Contract----------		
Other Loans and Contracts----------		
TOTAL LOANS AND CONTRACTS	N	N
Real Estate Owned by Foreclosure or Deed in Lieu thereof (or in Judgement)----------	O T	O T
Real Estate Owned for Investment----------		
Office Premises (Net of Depreciation)--------		
Furniture and Fixtures (Net)----------	S	S
Cash on Hand and in Banks----------	U	U
Federal Home Loan Bank Stock----------	B	B
U. S. Government Obligations----------	M	M
Other Investment Securities----------	I	I
Prepaid Expenses----------	T	T
Other Assets----------		
TOTAL ASSETS	R	R
LIABILITIES & NET WORTH	E	E
Regular Savings Accounts----------	P	P
IRA and Keogh Accounts----------	O	O
Certificate Accounts----------	R	R
NOW Accounts----------	T	T
TOTAL SAVINGS		
(Public Unit Accounts-(Memo Only))----------		
Federal Home Loans Bank Advances----------		
Other Borrowed Money----------		
Loans in Process----------		
Borrowers Advances (for Taxes & Ins.)--------		
Other Liabilities----------		
TOTAL LIABILITIES		
Total Net Worth		
TOTAL LIABILITIES/NET WORTH		

TUCUMCARI Tucumcari Federal S&L	TOTAL
15,485	2,227,375
55	132,178
	17,513
203	16,241
1,005	8,110
158	326,745
16,906	2,728,162
477	78,058
5	5,062
109	44,952
16	9,502
47	66,658
222	26,099
	410,194
3,342	274,098
21	3,176
10	295,243
$21,155	3,941,204
1,607	208,480
800	161,716
16,796	2,188,833
	325,135
19,203	2,884,164
1,017	312,888
	353,683
	424,754
1	29,228
111	16,330
198	111,267
$19,513	3,819,426
1,642	121,778
$21,155	3,941,204

COMPARATIVE CONSOLIDATED STATEMENT OF INCOME OF NEW MEXICO STATE CREDIT UNIONS AS OF 12-31-88

CREDIT UNIONS REPORTING:	12-31-87 35	12-31-88 35	INCREASE OR DECREASE
OPERATING INCOME:			
Interest on Loans (Gross)	$ 26,533,551	$ 26,438,958	$[94,593]
Less Interest Refunded	[46,105]	[33,114]	12,991+
Income from Investments	3,794,718	4,232,084	437,366+
Other Operating Income	2,211,067	2,077,238	[133,829]
TOTAL GROSS INCOME	$ 32,493,231	$ 32,715,166	$ 221,935+
OPERATING EXPENSES:			
Employee Compensation & Benefits	$ 5,348,192	$ 4,899,487	$[448,705]
Travel and Conference Expense	97,971	96,871	[1,100]
Association Dues	---	---	---
Office Occupancy Expense	1,097,475	984,193	[113,282]
Office Operations Expense	3,854,864	3,101,812	[753,052]
Educational & Promotional Expense	218,702	226,179	7,477+
Loan Servicing Expense	315,347	245,477	[69,870]
Professional & Outside Services	631,006	754,790	123,784+
Provision for Loan Losses	1,994,095	1,576,986	[417,109]
Member Insurance	518,507	518,315	[192]
Operating Fees	79,165	83,150	3,985+
Cash Over/Short	---	---	---
Interest on Borrowed Money	100,127	41,683	[58,444]
Annual Meeting Expense	---	---	---
Miscellaneous Operating Expense	215,756	441,059	225,303+
TOTAL OPERATING EXPENSE	$ 14,471,207	$ 12,970,002	$[1,501,205]
Income from Operations Before Dividends	$ 18,022,024	$ 19,745,164	$ 1,723,140+
Non-Operating Gains or Losses:			
Gain/Loss on Investments	$[25,718]	$[19,291]	$[6,427]
Gain/Loss on Disposition of Fixed Assets	[60,192]	[67,380]	127,572+
Other Non-operating Income	[533,536]	[385,452]	[148,084]
Income Before Dividends and/or Interest on Deposits	$ 17,522,962	$ 19,273,041	$ 1,750,079+
Interest on Deposits/Dividends on Shares:			
Dividends on Shares	$ 12,627,052	$ 14,786,384	$ 2,159,332+
Interest on Deposits	3,598,354	1,496,224	[2,102,130]
NET INCOME AFTER DIVIDENDS AND/OR INTEREST ON DEPOSITS	$ 1,297,556	$ 2,990,433	$ 1,692,877+
Allocation of Net Income:			
Required Transfer to Statutory Res.	$ 2,533,734	$ 1,972,786	$[560,948]
Provision for Loan Loss Adjustment	---	---	---
Net Reserve Transfer	$ 2,533,734	$ 1,972,786	$[560,948]
Transfer & Provision Adjustment	320,297	1,017,647	697,350+
Additional Transfers	332,250	514,737	182,487+
ADJUSTED NET INCOME	$[11,953]	$ 502,910	$ 490,957+

COMPARATIVE CONSOLIDATED STATEMENT OF FINANCIAL CONDITION
OF NEW MEXICO STATE CREDIT UNIONS
As of December 31, 1988

CREDIT UNIONS REPORTING: (IN (.00's)	12-31-87 35	12-31-88 35	INCREASE OR DECREASE
ASSETS			
Total Loans	$ 221,255,196	$ 223,141,566	$ 1,886,370+
Allowance for Loan Losses	[955,262]	[1,366,422]	[411,160]
Cash	8,899,170	10,665,976	1,766,806+
U. S. Government Obligations	---	27,611	27,611+
Federal Agency Securities	550,755	546,176	[4,579]
Mutual Funds	112,755	---	[112,755]
Corporate Central Credit Unions	21,111,427	26,428,600	5,317,173+
Commercial Banks	5,841,585	5,747,138	[94,447]
Savings & Loans and Mutual Savings	18,850,694	14,126,009	[4,724,685]
Federal Funds and Other Overnight Investments	1,033,260	319,272	[713,988]
Credit Unions	1,205,503	6,208,874	5,003,371+
Loans to Credit Unions	62,028	132,704	70,676+
NCUA Share Insurance Capitalization Deposit	2,516,128	2,689,309	173,181+
Non-NCUA Share Insurance Capitalization Deposit	---	---	---
Other Investments	889,380	916,504	27,124+
Allowance for Investment Losses	---	[60,543]	[60,543]
Land & Building	4,346,297	4,215,193	[131,104]
Other Fixed Assets	3,107,560	2,134,438	[973,122]
Other Assets	4,184,217	3,131,850	[1,052,367]
TOTAL ASSETS	$ 293,010,693	$ 299,004,255	$ 5,993,562+
LIABILITIES & EQUITY			
Promissory Notes	$ 423,496	$ 37,211	$ [386,285]
Reverse Repurchase Agreements	---	9,746	9,746+
Other Notes Payable and Interest on Notes Payable	20,532	36,969	16,437+
*Interest Payable on Deposits	728,989	2,120	[726,869]
Accrued Dividends Payable on Shares	763,147	1,402,576	639,429+
Accounts Payable & Other Liabilities	1,996,514	2,490,675	494,161+
SHARES AND DEPOSITS:			
Share Certificates	33,435,007	37,892,869	4,457,862+
Share Drafts	42,188,044	37,573,739	[4,614,305]
IRA/KEOGH & Retirement Accounts	30,853,474	31,784,394	930,920+
All Other Shares	166,614,512	169,373,726	2,759,214+
TOTAL SHARES	$ 273,091,037	$ 276,624,728	$ 3,533,691+
Non-Member Deposits	2,894	5,541	2,647+
TOTAL SHARES & DEPOSITS	$ 273,093,931	$ 276,630,269	$ 3,536,338+
Regular Reserve	9,886,004	10,842,939	956,935+
Investment Valuation Reserve	1,289	---	[1,289]
Other Reserves	624,969	856,431	231,462+
Undivided Earnings	5,471,822	6,695,319	1,223,497+
TOTAL LIABILITIES & EQUITY	$ 293,010,693	$ 299,004,255	$ 5,993,562+

* Per NCUA Guidelines, all interest payable on deposits and dividends payable on deposits are reflected in the latter category.

CREDIT UNIONS

There are thirty-five federally-insured state-chartered credit unions currently in operation in the State of New Mexico of which are regulated and supervised by Financial Institutions Division.

Credit Unions exhibited a 2.05% increase in total asset size. This amounts to a 5.994 million dollar increase. Total loans increased 1.886 million or .85% and total deposits increased 3.536 million dollars or 1.29%. Loans to members represented 80.66% of member deposits which is, for the most part, unchanged from 1987. All institutions combined reported a 6.15% capitalization as a percentage of total assets. Capital increased 2.411 million dollars or 15.08%.

Credit Unions were significantly more profitable in 1988 than in 1987. Credit Unions earned 1.3 million in 1987 before reserve transfers and <0.9> million after. This resulted in a return on average assets of 0.45% and <0.31%> respectively. Earnings in 1988 amounted to 3.0 million before reserve transfers and 2.0 million after. Returns were 1.01% and 0.68% respectively.

EXPLANATIONS

The following pages include a comparative report of condition, a composite statement of income and expense, individual statements of condition, and other pertinent data with respect to state-chartered credit unions.

Members' shares and deposits in all credit unions in operation in New Mexico are insured by the National Credit Union Share Insurance Fund which is administered by the National Credit Union Administration.

SIZE OF CREDIT UNIONS AS OF DECEMBER 31, 1988

Asset Size Group	Number of Credit Unions	Total Assets	Loans to Members	Shares and Deposits
Credit Unions with Assets of:				
Less than $100,000	1	$ 82,735	$ 66,934	$ 79,264
$100,000 to $249,999	4	562,324	417,413	468,960
$250,000 to $499,999	3	868,473	666,723	763,307
$500,000 to $999,999	8	6,250,149	5,363,278	5,579,462
$1,000,000 to $1,999,999	0	---	---	---
$2,000,000 to $4,999,999	9	31,529,810	25,174,226	28,270,471
$5,000,000 to $9,999,999	4	27,648,157	17,049,052	24,840,089
$10,000,000 to $19,999,999	3	42,204,793	34,000,486	38,435,128
$20,000,000 or More	3	189,857,814	140,403,454	178,193,588
TOTALS	35	$ 299,004,255	$ 223,141,566	$ 276,630,269

NEW MEXICO STATE CREDIT UNIONS Statement of Financial Condition (.00's) as of December 31, 1988	ALAMOGORDO Loco Credit Union	ALBUQUERQUE Rio Grande Credit Union	ALBUQUERQUE N.M. Central Credit Union
ASSETS			
Total Loans	3,888,140	8,689,475	3,271,300
Allowance for Loan Losses	0	-16,160	-9,500
Cash	16,652	147,914	165,256
U.S. Government Obligations	0	0	0
Federal Agency Securities	0	0	14,951
Mutual Funds	0	0	0
Corporate Central Credit Unions	1,285,975	936,046	517,078
Commercial Banks	1,137,575	396,000	0
Savings & Loans and Mutual Savings	121,205	1,485,000	1,866,000
Federal Funds and Other Overnight Investments	191,423	0	0
Credit Unions	0	43,379	0
Loans to Credit Unions	0	0	16,079
NCUA Share Insurance Capitalization Deposit	60,058	107,553	60,057
Non-NCUA Share Insurance Capitalization Deposit	0	0	0
Other Investments	0	0	216,708
Allowance for Investment Losses	0	0	0
Land & Building	159,233	0	147,523
Other Fixed Assets	15,954	24,061	30,628
Other Assets	60,776	79,653	43,933
TOTAL ASSETS	$6,936,991	$11,892,921	$6,340,013
LIABILITIES & EQUITY			
Promissory Notes	0	0	0
Reverse Repurchase Agreements	0	0	0
Other Notes Payable and Interest on Notes Payable	0	0	0
Interest Payable on Deposits	0	0	0
Accrued Dividends Payable on Shares	0	0	29,325
Accts. Payable and Other Liabilities	184,781	57,905	58,619
SHARES & DEPOSITS			
Share Certificates	1,728,910	5,000	806,474
Share Drafts	790,557	0	587,401
IRA/KEOGH & Retirement Accounts	476,983	1,977,359	456,007
All Other Shares	3,266,104	8,459,746	4,068,197
TOTAL SHARES	$6,262,554	$10,442,105	$5,918,079
Non-Member Deposits			
TOTAL SHARES & DEPOSITS	$6,262,554	$10,442,105	$5,918,079
Regular Reserve	178,859	945,752	176,355
Investment Valuation Reserve	0	0	0
Other Reserves	0	180,374	0
Undivided Earnings	310,797	266,785	157,635
TOTAL LIABILITIES & EQUITY	$6,936,991	$11,892,921	$6,340,013

ALBUQUERQUE Postal Credit Union	ALBUQUERQUE Pres. Church Credit Union	ALBUQUERQUE San Ignacio Credit Union	ARTESIA Artesia School Emp. C.U.	AZTEC BAB Credit Union
9,528,871	66,934	452,181	2,438,882	933,750
0	0	0	-53,229	-1,761
209,345	255	15,319	68,632	35,046
0	0	0	0	0
0	0	0	529,174	0
0	0	0	0	0
110,950	0	0	238,358	11,659
100,000	1,734	50,975	394,000	1,046
967,281	0	0	1,080,000	0
0	0	0	0	0
0	13,020	720	0	0
0	0	0	0	0
99,396	792	4,632	42,817	8,053
0	0	0	0	0
0	0	0	2,636	0
0	0	0	-35,825	0
285,505	0	21,783	0	0
72,639	0	930	15,894	6,684
351,429	0	0	330	0
$11,725,416	$82,735	$546,540	$4,721,669	$994,477
0	0	0	0	0
0	0	0	0	0
-16,478	0	0	0	36,969
0	0	0	0	0
113,138	0	1,118	657	27
				392
3,283,167	0	62,000	0	0
598,994	0	0	0	0
1,675,488	0	0	0	0
5,056,009	79,264	436,865	4,472,667	904,107
$10,613,658	$79,264	$498,865	$4,472,667	$904,107
$10,613,658	$79,264	$498,865	$4,472,667	$904,107
359,283	1,943	27,595	157,000	44,888
0	0	0	0	0
65,716	1,282	5,035	0	0
590,099	246	13,627	91,345	8,094
$11,725,416	$82,735	$546,540	$4,721,669	$994,477

NEW MEXICO STATE CREDIT UNIONS Statement of Financial Condition (.00's) as of December 31, 1988	BAYARD Grant Cty. Schls. C.U.	BELEN Belen Railway Emp. C.U.	CARLSBAD Carls. School Emp. C.U.
ASSETS			
Total Loans	198,916	2,488,650	3,247,560
Allowance for Loan Losses	0	0	-8,020
Cash	26,456	138,126	-17,770
U.S. Government Obligations	0	0	0
Federal Agency Securities	0	0	0
Mutual Funds	0	0	0
Corporate Central Credit Unions	50,296	73,694	268,232
Commercial Banks	2,678	800,000	216,585
Savings & Loans and Mutual Savings	5,410	0	0
Federal Funds and Other Overnight Investments	0	0	0
Credit Unions	1,213	0	0
Loans to Credit Unions	0	0	0
NCUA Share Insurance Capitalization Deposit	2,390	24,048	35,187
Non-NCUA Share Insurance Capitalization Deposit	0	0	0
Other Investments	0	0	0
Allowance for Investment Losses	0	0	0
Land & Building	0	0	149,788
Other Fixed Assets	1,676	8	13,481
Other Assets	0	0	3,242
TOTAL ASSETS	$289,035	$3,524,526	$3,908,285
LIABILITIES & EQUITY			
Promissory Notes	0	0	0
Reverse Repurchase Agreements	0	0	0
Other Notes Payable and Interest on Notes Payable	0	0	0
Interest Payable on Deposits	0	0	0
Accrued Dividends Payable on Shares	4,300	0	0
Accts. Payable and Other Liabilities	965	6,180	3,668
SHARES & DEPOSITS			
Share Certificates	0	0	0
Share Drafts	0	0	0
IRA/KEOGH & Retirement Accounts	0	269,180	0
All Other Shares	264,129	2,510,672	3,395,061
TOTAL SHARES	$264,129	$2,779.852	$3,395,061
Non-Member Deposits	0		2,958
TOTAL SHARES & DEPOSITS	$264,129	$2,779,852	$3,398,019
Regular Reserve	11,816	149,332	165,658
Investment Valuation Reserve	0	0	0
Other Reserves	0	0	0
Undivided Earnings	7,825	589,162	340,940
TOTAL LIABILITIES & EQUITY	$289,035	$3,524,526	$3,908,285

CLAYTON Union County Credit Union	CUBA Cuba-Gallina Sch. Emp. C.U.	DEMING Deming Schools Emp. C.U.	FARMINGTON Animas Credit Union	FARMINGTON Sun Country Credit Union
95,224	490,411	692,183	24,616,882	1,818,080
0	0	0	-5,922	-12,547
9,645	10,519	6,961	902,117	68,185
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	90,561	0	3,661,210	0
10,000	0	35,000	0	30,270
0	0	0	5,100,000	0
0	0	0	127,849	0
0	0	27	100,000	125,487
0	0	0	0	0
885	3,551	6,804	356,891	16,035
0	0	0	0	0
5	0	65,000	0	0
0	0	0	0	0
0	0	0	1,054,228	0
0	5,918	828	160,159	32,766
0	200		252,054	20,173
$115,759	$601,160	$806,803	$36,325,468	$2,098,449
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	27,774	0	2,585
0	127	0	60,995	1,892
—				
0	0	0	0	598,957
0	0	0	2,541,225	18,598
0	0	0	5,901,919	0
102,160	550,986	696,876	25,814,387	1,256,216
$102,160	$550,986	$696,876	$34,257,531	$1,873,771
$102,160	$550,986	$696,876	$34,257,531	$1,873,771
10,899	36,970	42,675	958,471	125,000
0	0	0	0	0
0	0	22,515	0	70,201
2,700	13,077	16,963	1,048,471	25,000
$115,759	$601,160	$806,803	$36,325,468	$2,098,449

NEW MEXICO STATE CREDIT UNIONS Statement of Financial Condition (.00's) as of December 31, 1988	FARMINGTON Totah Credit Union	HATCH Hatch Valley Credit Union	JEMEZ SPRINGS Jemez Valley Credit Union
ASSETS			
Total Loans	2,627,041	751,747	3,927,790
Allowance for Loan Losses	-3,000	0	-2,550
Cash	22,760	16,949	162,230
U.S. Government Obligations	0	0	0
Federal Agency Securities	0	0	0
Mutual Funds	0	0	0
Corporate Central Credit Unions	0	102,345	151,817
Commercial Banks	310,904	0	100,000
Savings & Loans and Mutual Savings	0	0	200,000
Federal Funds and Other Overnight Investments	0	0	0
Credit Unions	0	0	100,117
Loans to Credit Unions	0	0	0
NCUA Share Insurance Capitalization Deposit	33,707	0	39,556
Non-NCUA Share Insurance Capitalization Deposit	0	0	0
Other Investments	0	0	0
Allowance for Investment Losses	0	0	0
Land & Building	114,380	34,125	15,000
Other Fixed Assets	12,952	14,486	29,284
Other Assets	48,045	8,360	4,757
TOTAL ASSETS	$3,166,789	$928,012	$4,728,001
LIABILITIES & EQUITY			
Promissory Notes	0	0	0
Reverse Repurchase Agreements	0	0	0
Other Notes Payable and Interest on Notes Payable	0	0	0
Interest Payable on Deposits	0	0	0
Accrued Dividends Payable on Shares	0	17,602	0
Accts. Payable and Other Liabilities	1,580	185	-4,066
SHARES & DEPOSITS			
Share Certificates	0	310,126	2,287,200
Share Drafts	0	0	372,942
IRA/KEOGH & Retirement Accounts	0	0	334,822
All Other Shares	2,982,876	501,138	1,334,540
TOTAL SHARES	$2,982,876	$811,264	$4,329,504
Non-Member Deposits		199	
TOTAL SHARES & DEPOSITS	$2,982,876	$811,463	$4,329,504
Regular Reserve	118,628	84,640	166,153
Investment Valuation Reserve	0	0	0
Other Reserves	0	0	144,673
Undivided Earnings	63,705	14,122	91,737
TOTAL LIABILITIES & EQUITY	$3,166,789	$928,012	$4,728,001

LOS ALAMOS Los Alamos Credit Union	LOS ALAMOS Los Alamos Schools C.U.	LOS ALAMOS Zia Credit Union	LOVINGTON Estacado Credit Union	MORA Rincones Pres. C.U.
89,338,923	4,417,058	26,447,649	2,312,148	129,589
-1,010,934	-2,489	-11,307	-30,000	0
3,099,945	43,349	4,382,353	95,103	27,717
27,611	0	0	0	0
0	0	0	0	0
0	0	0	0	0
17,534,911	397,715	0	508	0
0	7,737	900,000	0	0
0	1,091	900,000	0	6,955
0	0	0	0	0
0	30	5,526,218	0	652
0	0	0	0	0
1,097,738	45,414	302,243	20,896	1,437
0	0	0	0	0
596,947	0	35,208	0	0
-24,718	0	0	0	0
1,329,595	0	0	15,643	0
1,411,584	12,795	0	0	0
1,606,126	11,512	42,254	10,084	0
$115,007,728	$4,934,212	$38,524,618	$2,424,382	$166,350
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
913,208	0	130,398	76,022	10,220
1,824,756	44,798	36,395	15,150	0
20,851,900	0	5,701,942	0	0
30,604,418	0	476,540	0	0
13,774,403	0	4,207,261	0	0
43,571,052	4,536,832	24,748,542	2,173,340	140,722
$108,801,773	$4,536,832	$35,134,285	$2,173,340	$140,722
$108,801,773	$4,536,832	$35,134,285	$2,173,340	$140,722
3,367,991	240,141	1,957,290	120,845	11,038
0	0	0	0	0
0	0	327,646	7,000	0
100,000	112,441	938,604	32,025	4,370
$115,007,728	$4,934,212	$38,524,618	$2,424,382	$166,350

NEW MEXICO STATE CREDIT UNIONS Statement of Financial Condition (.00's) as of December 31, 1988	MORA St. Gertrude Credit Union	OJO CALIENTE John Dold Mem. C.U.	PORTALES Roosevelt Co. Sch. Emp. C.U.
ASSETS			
Total Loans	280,318	187,489	732,752
Allowance for Loan Losses	0	0	0
Cash	8,303	23,471	26,347
U.S. Government Obligations	0	0	0
Federal Agency Securities	0	0	0
Mutual Funds	0	0	0
Corporate Central Credit Unions	0	5,154	0
Commercial Banks	0	0	0
Savings & Loans and Mutual Savings	0	27,545	0
Federal Funds and Other Overnight Investments	0	0	0
Credit Unions	773	2,134	657
Loans to Credit Unions	0	0	6,580
NCUA Share Insurance Capitalization Deposit	2,132	2,628	0
Non-NCUA Share Insurance Capitalization Deposit	0	0	0
Other Investments	0	0	0
Allowance for Investment Losses	0	0	0
Land & Building	0	30,784	0
Other Fixed Assets	6,407	2,161	2,779
Other Assets	0	139	0
TOTAL ASSETS	$297,933	$281,505	$769,115
LIABILITIES & EQUITY			
Promissory Notes	0	0	15,000
Reverse Repurchase Agreements	9,746	0	0
Other Notes Payable and Interest on Notes Payable	0	0	0
Interest Payable on Deposits	0	0	0
Accrued Dividends Payable on Shares	0	4,718	0
Accts. Payable and Other Liabilities	630	423	0
SHARES & DEPOSITS			
Share Certificates	0	0	0
Share Drafts	0	0	0
IRA/KEOGH & Retirement Accounts	0	0	0
All Other Shares	247,964	251,213	690,531
TOTAL SHARES	$247,964	$251,213	$690,531
Non-Member Deposits			
TOTAL SHARES & DEPOSITS	$247,964	$251,213	$690,531
Regular Reserve	30,709	23,222	43,307
Investment Valuation Reserve	0	0	0
Other Reserves	0	0	0
Undivided Earnings	8,884	1,929	19,977
TOTAL LIABILITIES & EQUITY	$297,933	$281,505	$769,115

QUESTA Questa Credit Union	RATON Colfax Sch. Emp. C.U.	ROSWELL Chaves Co. Sch. Emp. C.U.	SANTA FE Eberline Emp. Credit Union	SANTA FE Guadalupe Credit Union
737,900	85,369	3,538,782	572,354	6,350,830
-12,019	0	0	0	-49,342
4,243	2,798	60,898	17,339	20,915
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
1,021	0	2,123	94,526	211,188
45,000	0	896,000	0	311,634
0	0	1,783,132	100,000	401,313
0	0	0	0	0
0	52,833	0	38,507	203,080
0	0	110,000	0	45
4,844	862	66,301	6,894	61,177
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
5,050	0	40,381	0	258,064
-15,833	24	10,029	2,909	32,972
1,307	0	8,134	0	53,497
$771,513	$141,886	$6,515,780	$832,529	$7,855,373
22,211	0	0	0	0
0	0	0	0	0
0	0	0	0	0
3,965	0	0	7,067	7,566
21,117	4,454	34,437	11,101	80,615
1,194	50	5,638	1,043	23,190
253,396	0	9,459	0	186,120
0	0	302,356	0	111,938
50,265	0	703,023	264,030	380,301
336,368	110,540	5,001,196	520,191	5,965,063
$640,029	$110,540	$6,016,034	$784,221	$6,643,422
			2,384	
$640,029	$110,540	$6,016,034	$786,605	$6,643,422
20,699	9,892	203,927	20,880	402,106
0	0	0	0	0
15,000	0	0	145	8,703
47,298	16,950	255,744	5,688	689,771
$771,513	$141,886	$6,515,780	$832,529	$7,855,373

NEW MEXICO STATE CREDIT UNIONS Statement of Financial Condition (.00's) as of December 31, 1988	SANTA FE State Emp. Credit Union	TAOS Taos County Sch. C.U.	TUCUMCARI Quay/Guadalupe County C.U.
ASSETS			
Total Loans	15,782,140	1,897,017	107,231
Allowance for Loan Losses	-137,642	0	0
Cash	813,090	27,312	8,196
U.S. Government Obligations	0	0	0
Federal Agency Securities	2,051	0	0
Mutual Funds	0	0	0
Corporate Central Credit Unions	661,394	0	21,839
Commercial Banks	0	0	0
Savings & Loans and Mutual Savings	0	81,077	0
Federal Funds and Other Overnight Investments	0	0	0
Credit Unions	0	27	0
Loans to Credit Unions	0	0	0
NCUA Share Insurance Capitalization Deposit	158,005	15,263	1,063
Non-NCUA Share Insurance Capitalization Deposit	0	0	0
Other Investments	0	0	0
Allowance for Investment Losses	0	0	0
Land & Building	554,111	0	0
Other Fixed Assets	227,462	2,801	0
Other Assets	525,845	0	0
TOTAL ASSETS	$18,586,456	$2,023,497	$138,329
LIABILITIES & EQUITY			
Promissory Notes	0	0	0
Reverse Repurchase Agreements	0	0	0
Other Notes Payable and Interest on Notes Payable	0	0	0
Interest Payable on Deposits	0	0	0
Accrued Dividends Payable on Shares	34,673	0	0
Accts. Payable and Other Liabilities	48,410	837	25
SHARES & DEPOSITS			
Share Certificates	1,808,218	0	0
Share Drafts	1,168,770	0	0
IRA/KEOGH & Retirement Accounts	1,313,353	0	0
All Other Shares	13,089,024	1,723,610	115,538
TOTAL SHARES	$17,379,365	$1,723,610	$115,538
Non-Member Deposits			
TOTAL SHARES & DEPOSITS	$17,379,365	$1,723,610	$115,538
Regular Reserve	506,708	110,360	11,607
Investment Valuation Reserve	0	0	0
Other Reserves	0	0	7,841
Undivided Earnings	617,300	188,690	3,318
TOTAL LIABILITIES & EQUITY	$18,586,456	$2,023,497	$138,329

NEW MEXICO STATE CREDIT UNIONS
Statement of Financial Condition
(.00's) as of December 31, 1988

	TOTALS
ASSETS	
Total Loans	$223,141,566
Allowance for Loan Losses	-1,366,422
Cash	10,665,976
U.S. Government Obligations	27,611
Federal Agency Securities	546,176
Mutual Funds	0
Corporate Central Credit Unions	26,428,600
Commercial Banks	5,747,138
Savings & Loans and Mutual Savings	14,126,009
Federal Funds and Other Overnight Investments	319,272
Credit Unions	6,208,874
Loans to Credit Unions	132,704
NCUA Share Insurance Capitalization Deposit	2,689,309
Non-NCUA Share Insurance Capitalization Deposit	0
Other Investments	916,504
Allowance for Investment Losses	-60,543
Land & Building	4,215,193
Other Fixed Assets	2,134,438
Other Assets	3,131,850
TOTAL ASSETS	299,004,255
LIABILITIES & EQUITY	
Promissory Notes	37,211
Reverse Repurchase Agreements	9,746
Other Notes Payable and Interest on Notes Payable	36,969
Interest Payable on Deposits	2,120
Accrued Dividends Payable on Shares	1,402,576
Accts. Payable and Other Liabilities	2,490,675
SHARES & DEPOSITS	-
Share Certificates	37,892,869
Share Drafts	37,573,739
IRA/KEOGH & Retirement Accounts	31,784,394
All Other Shares	169,373,726
TOTAL SHARES	276,624,728
Non-Member Deposits	5,541
TOTAL SHARES & DEPOSITS	276,630,269
Regular Reserve	10,842,939
Investment Valuation Reserve	
Other Reserves	856,431
Undivided Earnings	6,695,319
TOTAL LIABILITIES & EQUITY	299,004,255

STATE-CHARTERED CREDIT UNIONS

ALAMOGORDO

1. LOCO CREDIT UNION
P. O. Box 1743
808 Washington
Alamogordo, New Mexico 88310
Phone: 437-3110

MANAGER: TOOTS GREEN
CH. #: 66217-1523
HOURS: 9:30 - 5

ALBUQUERQUE

2. RIO GRANDE CREDIT UNION
P.O. Box 25546 (87125-5546)
1801 Fourth Street N.W.
Albuquerque, New Mexico 87107
Phone: 768-5340

MANAGER: RICHARD DALEY
CH. #: 62573/3323
HOURS: 8 - 5

3. NEW MEXICO CENTRAL CREDIT UNION
8418 Zuni Rd. S.E.
Albuquerque, New Mexico 87108
Phone: 266-8613

MANAGER: JUDITH WELDE
CH. #: 61817/5813
HOURS: 9 - 4:30

4. POSTAL CREDIT UNION
P.O. Box 26116 (87125)
401 Kinley N.E.
Albuquerque, New Mexico 87102
Phone: 842-5961

MANAGER: OLLICE MATTHEWS
CH. #: 66102/6794
HOURS: 9:15 - 4:45

5. PRESBYTERIAN CHURCH CREDIT UNION
7401 Copper N.E.
Albuquerque, New Mexico 87108
Phone: 255-8095

MANAGER: FREDERICA PAUL
CH. 3: 66132/4881
HOURS: 8:30 - 4:00

6. SAN IGNACIO CREDIT UNION
1023 Edith N.E.
Albuquerque, New Mexico 87102
Phone: 243-1518

MANAGER: JOHANNA DURAN
CH. #: 62420/5834
HOURS: 9 - 6

ARTESIA

7. ARTESIA SCHOOL EMPLOYEES CREDIT UNION
1207 West Richardson Avenue
Artesia, New Mexico 88210
Phone: 748-9779

MANAGER: ELIZABETH BACH
CH. #: 62783/4184
HOURS: 8:30 - 4:30

AZTEC

8. BAB CREDIT UNION
503 Aztec Blvd. NE
Aztec, New Mexico 87410
Phone: 334-3074

MANAGER: BETTY RUSSEL
CH. #: 66185/8096
HOURS: 9 - 5

BAYARD

9. GRANT COUNTY SCHOOLS CREDIT UNION
304 Tom Foy
P. O. Box 918
Bayard, New Mexico 88023
Phone: 537-6125

MANAGER: IRENE GODOY
CH. #: 62698/8579
HOURS: 1:30 - 7:00

BELEN

10. BELEN RAILWAY EMPLOYEES CREDIT UNION
501 North Third Street
Belen, New Mexico 87002
Phone: 864-4740

MANAGER: BARBARA ORTIZ
CH. #: 62841/6836
HOURS: 9 - 5

CARLSBAD

11. CARLSBAD SCHOOL EMPLOYEES CREDIT UNION
102 W. Hagerman
Carlsbad, New Mexico 88220
Phone: 887-6030

MANAGER: JANE FROST
CH. #: 62452/0335
HOURS: 9 - 1

CLAYTON

12. UNION COUNTY CREDIT UNION
810 Oak Street
Clayton, New Mexico 88415
Phone: 374-2328

MANAGER: G. F. SANTISTEVAN
CH. #: 66112/1003
HOURS: 9 - 5

CUBA

13. CUBA AND GALLINA SCHOOLS
EMPLOYEES CREDIT UNION
P.O. Box 3004
Cuba High School
Cuba, New Mexico 87013
Jemez Electric: 289-3241
Phone: 289-3763 **289-3892

MANAGER: EMERY MAEZ**
CH. #: 66097/8919
HOURS: 9 - 1
3 - 6

DEMING

14. DEMING SCHOOL EMPLOYEES CREDIT UNION
P.O. Box 1494
Corner of Ash and Tin Streets
Deming, New Mexico 88031-1494
Phone: 546-8310

MANAGER: AILEEN LAPAGE
CH. #61559/0890
HOURS: 1:30 - 4:30

FARMINGTON

15. ANIMAS CREDIT UNION
P. O. Box 2177 (87499)
850 Municipal Drive
Farmington, New Mexico 87401
Phone: 326-7701

MANAGER: JOAN EMRICH
CH. #66142/7780
HOURS: 9 - 5:45

16. SUN COUNTRY CREDIT UNION
P.O. Box T
800 Municipal Drive
Farmington, New Mexico 87499-000T
Phone: 327-4478

MANAGER: ROSE MARIE VALDEZ
CH. #: 66111/0901
HOURS: 9 - 1
2 - 5

17. TOTAH CREDIT UNION
P.O. Box 2419 (87499)
110 East Arrington
Farmington, New Mexico 87401
Phone: 325-8367

MANAGER: ROBERT H. THIELEPAP
CH. #: 66133/5193
HOURS: 9 - 5

HATCH

18. HATCH VALLEY CREDIT UNION
P.O. Box 384
601 West Hall
Hatch, New Mexico 87937
Phone: 267-5529

MANAGER: MINERVA TRUJILLO
CH. #: 66150/0215
HOURS: 8:30 - 12
1 - 4

JEMEZ SPRINGS

19. JEMEZ VALLEY CREDIT UNION
P. O. Box 26
St Hwy 4 behind Medical Clinic
Jemez Springs, New Mexico 87025
Phone: 829-3366

MANAGER: LINDA TOTH
CH. #: 62637/0217
HOURS: 9 - 4:30

LOS ALAMOS

20. LOS ALAMOS CREDIT UNION *
P.O. Box 1180
1911 Central Avenue
Los Alamos, New Mexico 87544
Phone: 662-4261

MANAGER: MICHAEL E. WALTERS
64759/5715
HOURS: 10 - 6

21. LOS ALAMOS SCHOOLS CREDIT UNION
P.O. Box 887
1900 Diamond Drive
Los Alamos ,New Mexico 87544
Phone: 662-3421

MANAGER: BEVERLY WRIGHT
CH. #: 61165/4586
HOURS: 9:30 - 5

22. ZIA CREDIT UNION
P. O. Box 907
1137 18th Street
Los Alamos, New Mexico 87544
Phone: 662-4671

MANAGER: MEL C. ROMERO
60467/2338
HOURS: 8:30 - 5

LOVINGTON

23. ESTACADO CREDIT UNION
P.O. Box 1082
112 South Main
Lovington, New Mexico 88260
Phone: 396-3925

MANAGER: J.D. WHITTINGTON
CH. #5076/1164
HOURS: 9 - 5

* CREDIT UNION WITH BRANCH(ES)

MORA

24. RINCONES PRESBYTERIAN CREDIT UNION
P.O. Box 148
Chacon, New Mexico 87713
Phone: 387-2714

MANAGER: ELIAS DURAN JR.
CH. #: 61946/2116
HOURS: 6P - 8:30P

25. ST. GERTRUDE CREDIT UNION
P.O. Box 92
El Alto
Mora, New Mexico 87732
Phone: 387-2644

MANAGER: BERNADETTE ARELLANO
CH. #: 62289/3544
HOURS: 1 - 5

OJO CALIENTE

26. JOHN DOLD MEMORIAL CREDIT UNION
P.O. Box 155
Ojo Caliente, New Mexico 87549
Phone: 583-2332

MANAGER: RANDY E. CAMPOS
CH. #: 66113/1170
HOURS: 9 - 12
1 - 5

PORTALES

27. ROOSEVELT COUNTY SCHOOL
EMPLOYEES CREDIT UNION
Station #55 ENMU
Portales, New Mexico 88130
Phone: 356-5530

MANAGER: MRS. CHRIS SNELSON
CH. #: 61819/6013
HOURS: 2 - 4

QUESTA

28. QUESTA CREDIT UNION
#2308 P.O. Box 500
West of Questa Lumber Co.
Questa, New Mexico 87556
Phone: 586-0423

MANAGER: MAXINE RAEL
CH. #: 66252/5501
HOURS: 9 - 5

RATON

29. COLFAX SCHOOL EMPLOYEES CREDIT UNION
800 South Third Street
Raton, New Mexico 87740
Phone: 445-3871

MANAGER: MAE REGUSA
CH. #: 62569/8946
HOURS: 9 - 3

ROSWELL

30. CHAVES COUNTY SCHOOL
EMPLOYEES CREDIT UNION
1401 North Lea
Roswell, New Mexico 88201
Phone: 623-5444

MANAGER: BETTY RAPP
CH. #: 66143/8172
HOURS: 9 - 5

SANTA FE

31. EBERLINE EMPLOYEES CREDIT UNION
P.O. Box 2108
Airport Road
Santa Fe, New Mexico 87501
Phone: 471-3232

MANAGER: RALPH FISHER
CH. #: 62064/4102
HOURS: 10 - 4:30

32. GUADALUPE CREDIT UNION *
428 Agua Fria
Santa Fe, New Mexico 87501
Phone: 982-8942

MANAGER: GILBERT TRUJILLO
CH. #: 66149/0668
HOURS: 9 - 5 Agua Fria
10 - 4 Osage Branch

33. STATE EMPLOYEES CREDIT UNION *
225 West Montezuma
Santa Fe, New Mexico 87504
Phone: 827-7375

MANAGER: RONALD MOORE
CH. #: 65513/3584
HOURS: 9 - 4

TAOS

34. TAOS COUNTY SCHOOLS CREDIT UNION
P.O. Box 1087
Garcia Middle School
Taos, New Mexico 87571
Phone: 758-8465

MANAGER: GILBERT ARCHULETA
CH. #: 61951/9130
HOURS: 8 - 4

TUCUMCARI

35. QUAY AND GUADALUPE COUNTY CREDIT UNION
P.O. Box 634
501 E. Turner
Tucumcari, New Mexico 88401
Phone: 461-2857

MANAGER: HORTENSIA ORTEGA
CH. #: 61801-6671
HOURS: 9 - 12
1 - 3

* CREDIT UNION WITH BRANCH(ES)

* BRANCHES:

LOS ALAMOS CREDIT UNION:

WHITEROCK BRANCH
ST. ROAD 4 & ROVER ROAD
WHITEROCK, NEW MEXICO 87544
662-4261

MANAGER: DEE WILSON

TRINITY BRANCH
1001 TRINITY
LOS ALAMOS, NEW MEXICO 87544
662-4261

MANAGER: JOHN PARADIS

TA-3 BRANCH
LOS ALAMOS NATIONAL LABORATORY
LOS ALAMOS, NEW MEXICO 87544
662-4261

MANAGER: DEE WILSON

SANTA FE BRANCH
403 CORDOVA ROAD WEST
SANTA FE, NEW MEXICO 87501
984-2666

MANAGER: GERALD ROYBAL

GUADALUPE CREDIT UNION:

OSAGE BRANCH
1305 OSAGE
SANTA FE, NEW MEXICO 87501
983-3691

MANAGER: GILBERT ROMERO

STATE EMPLOYEES CREDIT UNION:

ALBUQUERQUE OFFICE
3411 CANDELARIA NE
ALBUQUERQUE, NEW MEXICO 87107
884-0128

MANAGER: DONNA PAMULA

MONEY ORDER LICENSEES

Section 58-20-1 NMSA 1978 - BUSINESS OF SELLING, ISSUING OR REGISTERING NEGOTIABLE CHECKS, DRAFTS AND MONEY ORDERS REGULATED. At year end 1988, there were seventeen (17) Principals and eight hundred eighty-seven (887) Agents licensed to conduct business of issuing money orders in New Mexico.

PRINCIPALS

Al's Mini Mart
701 South Main Street
Belen, New Mexico 87002
Telephone: (505) 864-2500
License # 21-P

Allsup's Convenience Stores, Inc.
2112 Thorton Street
P. O. Box 1907
Clovis, New Mexico 88102-1907
Telephone: (505) 769-2311
License #16-P

Calmar, Inc.
11120 East 66th Avenue
P. O. Box 1709
Gallup, New Mexico 87301
Telephone: (505) 863-3873
License #17-P

Citicorp Services, Inc.
8430 West Bryn Mawr Avenue
Chicago, Illinois 60631
Telephone: (312) 559-1000
License #5-P

Comdata Network, Inc.
2209 Crestmoor Drive
P. O. Box 15822
Nashville, Tennessee 37215
Telephone: (615) 385-0400
License #23-P

Giant Industries, Inc.
7227 North 16th Street
P. O. Box 9156
Phoenix, Arizona 85068
Telephone: (602) 274-3584
License #18-P

Smith's Management Corporation
1550 South Redwood Road
P. O. Box 30550 (84130)
Salt Lake City, Utah 84104
Telephone: (901) 974-1511
License #15-P

Travellers Cheque Associates LTD.
154 Edward Street
Brighton, Sussex, England BN2 2LH
Telephone: 0273 67 922
License #14-P

Mailing Address:
Ms. Anne C. Schepp
% American Express Travel
200 Vocey Street
New York, New York 10285-4775
Telephone: (212) 640-5100

American Express Travel Related Services Company Inc.
American Express Tower
World Financial Center, Floor 47
New York, New York 10285-4775
Telephone: (212) 640-5100
License #4-P

BA Cheque Corporation
201 Mission Street
San Franciso, California 94105
Telephone: (415) 624-2225
License #3-P

The Circle K Corporation
Property Management Department
1601 North 7th Street
P. O. Box 52084
Phoenix, Arizona 85006
Telephone: (602) 253-9600
License #2-P

Mary Jane Chavez
Spring Street Grocery
400 Spring Street, S. W.
Socorro, New Mexico 87801
Telephone: (505) 835-0101
License #22-P

Crawley Enterprise, Inc. d/b/a
Fair N Square Food Store
8020 Central Avenue, S. E.
Albuquerque, New Mexico 87108
Telephone: (505) 268-4315
License #19-P

Republic Money Orders, Inc.
St. Paul and Pacific Streets
P. O. Box 2048
Dallas, Texas 75221
Telephone: (214) 979-4625
License #7-P

Thriftway Marketing Corporation
710 East 20th Street
Farmington, New Mexico 87401
Telephone: (505) 326-5571
License #20-P

Travelers Express Company, Inc.
1550 Utica Avenue South
Minneapolis, Minnesota 55416
Telephone: (612) 591-3000
License #8-P

TRGA Services d/b/a Safeguard Money Orders
7333 Highway 290 East
P. O. Box 2978
Austin, Texas 78723
Telephone: (512) 292-8361
License #24-P

ALBUQUERQUE

INSPECTED

1. Albuquerque Cemetery Association
P. O. Box 9224
Albuquerque, New Mexico 87119
(505) 262-1454

Owner: Strong Thorne Mortuary Inc.
P. O. Box 1400
Albuquerque, New Mexico 87106

Authority: Sandra C. Strong

2. Fairview Perpetual Care Association 10/3/88
1100 Coal Avenue S. E.
P. O. Box 1400
Albuquerque, New Mexico 78106
Phone: (505) 262-1454

Owner: Strong Thorne Mortuary Inc.
P. O. Box 1400
Albuquerque, New Mexico 87106

Authority: Sandra C. Strong

3. Sandia Memory Gardens 10/3/88
700 Yale SE
P. O. Box 1400
Albuquerque, New Mexico 87106
(505) 842-8800

Owner: Strong Thorne Mortuary, Inc.
P. O. Box 1400
Albuquerque, New Mexico 87103
(505) 842-8800

4. Sunset Memorial Park 10/3/88
P. O. Box 25126
Albuquerque, New Mexico 87103
Phone: (505) 345-3536

Owners: Chester & Robert Stewart
P. O. Box 25126
Albuquerque, New Mexico 87103

Authority: Chester Stewart

BELEN

INSPECTED

5. Terrace Grove Memorial Gardens — **11/10/88**
P.O. Box 804
Belen, New Mexico 87002
Phone: (505) 864-0548

Owner: Terrace Grove Memorial Gardens, Inc.
P. O. Box 804
Belen, New Mexico 87002

Authority: Harold Crump
Barbara Crump

CARLSBAD

6. Sunset Gardens Memorial Park — **11/16/88**
Wood Avenue
P. O. Box 937
Carlsbad, New Mexico 88220
Phone: (505) 885-3325

Owner: Bill Crouch
1406 Eastwood Avenue
Carlsbad, New Mexico 88220

Authority: Bill Crouch

CLOVIS

7. Lawn Haven Memorial Gardens, Inc. — **11/14/88**
Mission Gardens of Memories
Plains Sanctuary Mausoleum
1105 Mitchell
P.O. Box 546
Clovis, New Mexico 88101
Phone: (505) 763-3814

Owner: Dallas J. Dhority
3144 South Wheeling Way, No. 206
Aurora, Colorado 80014
(303) 752-3500

Authority: Dallas Dhority

DEMING

INSPECTED

8. Desert Lawn Memorial Gardens, Inc. — **9/29/88**
P.O. Box 229
Deming, New Mexico 88031
Phone: (505) 546-3849

Owner: Eunice J. Brown
Kathryn J. Narmour
Michael E. Rovi
Edward L. Waggoner

P. O. Box 229
Deming, New Mexico 88031
(505) 546-3849

Authority: Eunice Brown

FARMINGTON

9. Memory Gardens of Farmington, Inc. — **9/15/88**
203 North Locke
Farmington, New Mexico 87401
Phone: (505) 326-3121

Owner: Service Corporation Intl.
P. O. Box 13548
Houston, Texas 77219
Phone: (713) 522-5141

Authority: David B. Gray
Employee: Daren Dunsworth

GALLUP

10. Sunset Memorial Park of Gallup, Inc.
401 E. Nizhoni Blvd.
Gallup, New Mexico 87301
Phone: (505) 863-4452

Owner: Edward L. Rollie
Allen B. Rollie
Arlene R. High

401 E. Nizhoni Blvd.
Gallup, New Mexico 87301

Authority: Allen B. Rollie

LAS CRUCES

INSPECTED

11. Masonic Cemetery — 9/23/88
S. Comptress Road
P. O. Box 1058
Las Cruces, New Mexico 88004

Owner: Aztec Lodge #3 A.F. & A.M.
180 E. Boutz
P. O. Box 1048
Las Cruces, New Mexico 88001

Authority: Judith Bennet

LAS VEGAS

12. Masonic Cemetery — 11/9/88
P.O. Box 545
Las Vegas, New Mexico 87701
Phone: (505) 454-0454

Owner: Masonic Cemetery Association
P.O. Box 545
Las Vegas, New Mexico 87701

Authority: John E. Mc Cord

RATON

13. Fairmont Cemetery Association — 11/9/88
2425 W. Industrical Blvd. No. 10
Long Lake, MN 55356
(505) 445-5501

Authority: Berry P. Fritz

RIO RANCHO

14. Vista Verde Memorial Park, Inc. — 11/9/88
P. O. Box 15158
Rio Rancho, New Mexico 87174
(505) 892-9920

Owner: David M. Santillanes, Jr.
1420 Miracerros
Santa Fe, New Mexico 87501

David M. Santillanes, Sr.
9820 1/4 Guadalupe Trail N.W.
Albuquerque, New Mexico 87114

Authority: David M. Santillanes, Jr.

ROSWELL

INSPECTED

15. Pecos Valley Cemetery, Co., Inc. 11/18/88
a/k/a Memory Lawn Memorial Park
505 E. 19th Avenue
Roswell, New Mexico 88201
Phone: (505) 623-5550

Owner: Commemorative Services Corp.
P.O. Box 4446
El Paso, Texas 79914
Phone: (915) 755-5644

Authority: Betty Anderson

SANTA FE

16. Memorial Gardens of Santa Fe 10/12/88
1403 Paseo De Peralta
Santa Fe, New Mexico 87504

Owner: Michael Gallegos, Robert Perea, Thomas Medrano
1866 Camino de Pabilo
Santa Fe, New Mexico 87504

Authority: Michael Gallegos

Following is a listing of Collection Agencies at year-end 1988:

TEXAS

1. Ace Recovery Service (R)
6924 Alameda
El Paso, Texas 79915
(915) 779-3730
License #158

Manager:
Harold W. Bucher

2. American Lenders Service Co. of El Paso (R)
2305 Gateway South
P. O. Box 31665
El Paso, Texas 79931
Phone: (915) 566-6555
License #169

President:
Michael W. Howk

ALAMOGORDO

3. Collectrite, Inc.
1213 New York Ave.
P. O. Box 718
Alamogordo, New Mexico 88310
Phone: (505) 437-7934
License #01-A

Manager:
Ted. R. Garcia
W. T. Barnhouse, III

4. Quasar Recovery
907 10th Street
P. O. Box 1051 (88311-1051)
Alamogordo, New Mexico 88310
(505) 434-6050 or 434-6051
License #162

Manager:
Max E. Scott

ALBUQUERQUE

5. Albuquerque Collection Service, Inc.
110 Richmond S.E.
P.O. Box 40040 (87196)
Albuquerque, New Mexico 87106
Phone: (505) 265-3476
License #7

Manager:
Wilma Jean Huey
Raymond F. Algott
Henry T. Devine

6. Albuquerque Computer Cheque Coll. System
3600 Menaul N.E., Suite E
P. O. Box 35487 Station D (87176)
Albuquerque, NM 87110
883-1500
License #87

Manager:
Jose R. Espinoza
Andrew M. Philips

7. Albuquerque Recovery Bureau (R)
632 Madiera S.E.
Albuquerque, New Mexico 87108
Phone: (505) 268-9648
License #68

Owner:
Max Forney

8. American Federated Recovery
6402 Cochiti SE
Albuquerque, New Mexico 87107
Phone: 266-2385
License # 166

Manager:
Vincent Servizio

9. American Lenders Service Co. of Albq (R)
504 Yale Blvd., S.E.
Albuquerque, NM 87106
(505) 256-9695
License #160

Owner:
James Johnson

10. Bradford Enterprises (R)
4804 Sundance Trail N.W.
P.O. Box 36446 (87176)
Albuquerque, New Mexico 87120
Phone: (505) 345-7376
License #137

Owner:
Bradford E. Clement

11. CAB Acquisition Corp. d/b/a
Central Adjustment Bureau
2500 Louisiana Blvd. N.E., Suite 512
Albuquerque, New Mexico 87110
Phone: (505) 883-5700
License #9

Manager:
Carey L. Giles

12. Check Collect
408 Yale S.E.
P. O. Box 4805
Albuquerque, New Mexico 87106
(505) 255-3233
License #138

Manager:
Debra G. Kirk

13. Check Systems of New Mexico -
201 San Pedro N.E.
Albuquerque, New Mexico 87108
Phone: (505) 265-5517
License #88

Manager: Ray Terry

14. Collectrite, Inc.
1420 Carlisle N.E. Suite 101
P. O Box 27639
Albuquerque, NM 87125
(505) 262-1477
License #170

Manager:
B.J. Dunn

15. Coll-X Collection Services
2547 Wyoming N.E.
P. O. Box 36085
Albuquerque, NM 87112
(505) 298-5663
License #164

Manager:
Kenneth G. Reese

16. Control-O-Fax Corporation - Coll. Div.
12408 Menaul N.E.
P. O. Box 13385
Albuquerque, New Mexico 87192-3385
Phone: (505) 275-0411
License #103

Manager:
Martin Bock

17. The Credit Bureau Inc.
of Georgia DBA CBI
Credit Bureau of Albuquerque, Inc.
4600-B Montgomery Blvd., N.E.
P. O. Box 3029
Albuquerque, New Mexico 87109
Phone: (505) 889-4600
License #15

Manager:
Donald E. Meisinger

18. Credit Management Inc.
4004 Carlisle NE #G
Albuquerque, New Mexico 87110
Phone: 889-0700
License #174

Manager:
Jack Dettweiler

19. Credit Protective Service d/b/a
I.C. System, Inc.
Jr.
3815 Hawkins Northeast
Albuquerque, New Mexico 87109
(505) 345-6060
License #14

Manager:
Raymond E. Berube

20. Duke City Collection Agency
210 Gold Avenue, S.W.
P.O. Box 314 (87103)
Albuquerque, New Mexico 87102
Phone: (505) 243-2885
License #16

Manager:
E. P. Clinton

21. Dun & Bradstreet Commercial Collections
8500 Menaul N.E., Suite A-245
Albuquerque, New Mexico 87112
Phone: (505) 296-0703
License #17

Manager:
David C. Looker

22. E-L Skiptracing & Coll. Service, Inc.
146 Wisconsin, N.E.
Albuquerque, New Mexico 87108
Phone: (505) 265-8878
License #18

Manager:
Ernest M. Lovato

23. Graemar Collections Unlimited
10200 Menaul N.E. #205
P. O. Box 13163
Albuquerque, New Mexico 87112
Telephone: 293-5970
License #157

Manager:
Jeanne M. Reich

24. HHL Financial Services, Inc.
St Vincents Annex Building
South Galisteo
Santa Fe, New Mexico 87501
Phone: (505)989-5208
License #178

Manager:
Sharon Kotnik

25. Lenders Recovery Service
P.O. Box 4900
Albuquerque, New Mexico 87196
Phone: (505)255-1000
License #177

Manager:
John E. Nash

26. Maxima Collection Systems Inc.
2329 Wisconsin N.E. Suite F
Albuquerque, New Mexico 87110
Phone: (505) 275-9970
License #179

Manager:
Prudence Andrade

27. Lost and Found
2511 Gen. Bradley N.E.
Albuquerque, New Mexico 87112
(505) 298-2520

Manager:
Donald E. Lent

28. Mile-Hi Collection & Rec. Bureau, Inc.
2409 Franciscan N.E. 87102
P.O. Box 37262 (87176-7262)
Albuquerque, New Mexico 87107
Phone: (505) 247-9383
License #115

Manager:
John M. Hoak, Jr.

29. NACM of New Mexico, Inc.
2800 San Mateo NE #110 87110
P.O. Box 30108 (87190-0108)
Albuquerque, New Mexico 87110
Phone: (505) 889-7721
License #4

Manager:
Robert L. Chavez

30. National Account Adjusters, Inc.
215 Gold Avenue, S.W.
Albuquerque, NM 87102
(505) 242-6722
License #90.

Manager:
Karen L. Robertson

31. National Revenue Corp - Coll. Div.
2505 LaCharles NE
Albuquerque, New Mexico 87112
Phone: (505) 292-5267
License #27

Manager:
Theo Mastin

32. The New Mexico Educational Assistance Foundation, Collection Division
3900 Osuna N.E.
P.O. Box 27020
Albuquerque, New Mexico 87125-7020
Phone: (505) 345-3371
License #129

Manager:
Krista Albera-Pachuca

33. Northeastern New Mexico Coll,. Agency
8731 Fairbanks N.E
Albuquerque, New Mexico 87112
Phone: (505) 296-3673
License #171

Manager:
E. R. Rice

34. Professional Collection Services
5555 Montgomery N.E., Suite 7
P. O. Box 21472 87154
Albuquerque, New Mexico 87109
Phone: (505) 883-7618
License #26

Manager:
Charles H. Barlow
Marjorie R. Barlow

35. Riddle Agency, Inc. (R)
127 LaVeta N.E
P.O. Box 8666 Highland Station
Albuquerque, New Mexico 87108
Phone: (505) 255-5353
License #21

Owner:
Charles & Elaine Hund

36. Security Collections, Inc.
505 Marquette N.W., Suite 1807
P.O. Box 25185
Albuquerque, New Mexico 87125
Phone: (505) 842-0981
License #8

Manager:
V. A. Canfield

37. TransContinental Financial Serv., Inc.
610 Gold Avenue, S.W., Suite 232
Albuquerque, New Mexico 87102
(505) 242-7857
License #156

Manager:
Joe D. Baca

38. Transworld Systems, Inc.
5301 Central Avenue, Suite 203
Albuquerque, New Mexico 87108
(505) 255-0562
License #161

Manager:
Bebe Marks

39. United Creditors Alliance Corporation
2505 LaCharles N.E.
Albuquerque, New Mexico 87112
Phone: (505) 292-5267
License #102

Manager:
Theo Mastin

40. Western States Collection Company
#2 Via Juliana N.E.
P.O. Box 674 (87103-0674)
Albuquerque, New Mexico 87109
Phone: (505) 821-1864
License #23

Manager:
Edward M. Stoll

ARTESIA

41. Collectrite, Inc.
210 South Fourth Street
P.O. Box 800
Artesia, New Mexico 88210
Phone: (505) 746-3584
License #28

Manager:
Patricia Bejarano
Louise Thorson

BELEN

42. The Credit Bureau of Belen
1501 East River Road
P.O. Box 700
Belen, New Mexico 87002
Phone: (505) 864-3672
License #134

Manager:
Nickie L. Zamora

43. Hub City Collection Agency
702 Dalies Avenue
P.O. Box 603
Belen, New Mexico 87002
Phone: (505) 864-2474
License #72

Manager:
Kandy Cordova

CARLSBAD

44. The Credit Bureau Inc.
Of Georgia DBA CBI
Credit Bureau of Carlsbad, Inc.
304 North Canyon
P.O. Drawer 340
Carlsbad, New Mexico 88220
Phone: (505) 885-2119
License #31

Manager:
Theresa Plunkett

CLOVIS

45. Collectrite, Inc.
113 E. Sixth Street
P.O. Drawer 840
Clovis, New Mexico 88101
Phone: (505) 763-5539
License #33

Manager:
Delories Lawson

46. General Collection Associates
519 Pile St.
P.O. Box 1736
Clovis, New Mexico 88101
Phone: (505) 769-2631
License #29

Manager:
Eddie M. Caroland

DEMING

47. Credit Bureau of Deming
500 South Gold
P.O. Box 766 (88031)
Deming, New Mexico 88030
Phone: (505) 546-2793
License #36

Manager:
John C. McColm

ESPANOLA

48. Credit Bureau of Espanola
308 West Onate Street
P.O. Drawer XX
Espanola, New Mexico 87532
Phone: (505) 753-7231
License #37

Manager:
Louisa A. Martinez

49. Del Norte Coll. Agency & Auto Recovery
Cook's Trailer Park, Space 75
P.O. Box 1268
Espanola, New Mexico 87532
Phone: (505) 753-5694
License #140

Manager:
Gilbert J. Salazar

50. Espanola Business Bureau
218 North Onate
P.O. Box 775
Espanola, New Mexico 87532
Phone: (505) 753-2172
License #38

Manager:
Rosita S. Rodriguez

FARMINGTON

51. American Lenders Service Co. (R)
1507 Scholfeld
P. O. Box 2837
Farmington, New Mexico 87499
Phone: 327-9321
License #173

Manager:
Theresa Miller

52. Collections Plus
1300 Zuni Place
P.O. Box 1344
Farmington, New Mexico 87499
Phone: (505) 325-4649
License #118

Manager:
Virginia Lettie

53. Credit Bureau of Farmington
500 N. Orchard
P.O. Box A
Farmington, New Mexico 87499
Phone: (505) 325-5055
License #39

Manager:
Ralph D. Sharer
E. W. Harris

54. Executive Collection Services
415 West Main
P.O. Box 155 (87499)
Farmington, New Mexico 87401
Phone: (505) 326-4351
License #119

Manager:
Becky Schritter

55. Four Corners Credit Bureau
124 N. Orchard
P. O. Box 799
Farmington, New Mexico 87499
325-1881
License #79-A

Manager:
A. Charlene Davis

56. Lobo Auto Recovery (R)
1932 E. Main
P. O. Box 2132
Farmington, New Mexico 87499
Phone: 327-3219
License #175

Manager:
Robert Hess

57. One Better Auto Recovery (R)
630-A East Murray
Farmington, New Mexico 87401
Phone: (505) 325-5500
License #125

Manager:
Forester Horne

GALLUP

58. Business Collection Service
3426 Bluehill Avenue
Gallup, New Mexico 87301
Phone: 863-6843
License #172

Manager:
Rick Rosebeary

59. Credit Bureau of Gallup
405 East Coal Avenue
P.O. Box 207
Gallup, New Mexico 87301
Phone: (505) 863-3855
License #40

Manager:
Chris Nechero

GRANTS

60. Credit Bureau of Albuquerque - Grants
827 East Santa Fe Avenue
P.O. Drawer A
Grants, New Mexico 87020
Phone: (505) 287-9421
License #41

Manager:
Lucille McCleskey

HOBBS

61. Collectrite, Inc.
310 West Taylor
P.O. Box 886
Hobbs, New Mexico 88240
Phone: (505) 397-3221
License #42

Manager:
Thomas Miller

62. Roadrunner Collection Agency
1901 N. Gila
P.O. Box 5101 (88241)
Hobbs, New Mexico 88241
Phone: (505) 393-4797
License #131

Manager:
Richard W. Frank

LAS CRUCES

63. Collectrite, Inc.
120 Wyatt Drive
P.O. Box DD (88004)
Las Cruces, New Mexico 88005
Phone: (505) 526-6695
License #43-A

Manager:
Victor Ortiz
Paul Thomason

64. Three Crosses Agency, Coll. Div.
424 North Downtown Mall, Suite 400
P.O. Box 16408
Las Cruces, New Mexico 88004
Phone: (505) 523-0500
License #128

Manager:
Lee N. Guthrie, Jr.

65. Southern New Mexico Collection Bur. d/b/a Data Check of Las Cruces d/b/a Roadrunner Auto Recovery
102 Wyatt Drive
P.O. Box 2275 (88004)
Las Cruces, New Mexico 88001
Phone: (505) 523-2421
License #94
Manager:
A. Raymond Lind

66. Dona Ana Collection Service
1595 West Picacho, Suite #17
P.O. Box 1715 (88004)
Las Cruces, New Mexico 88005
Phone: (505) 524-0722
License #145
Manager:
Oscar A. Rios

67. Specialized Collateral Recovery, Inc. (R)
1595 W. Amador, Suite D
P.O. Box 473 (88004)
Las Cruces, New Mexico 88004
Phone: (505) 524-1903
License #58
Owner:
Robert Keeton

LOS ALAMOS

68. Credit Bureau of Los Alamos
1362-A Trinity Drive
P. O. Box 1203
Los Alamos, New Mexico 87544
Phone: (505) 662-3392
License #46
Manager:
Melvin C. O'Shea

LOS LUNAS

69. Credit Bureau of the Southwest
4203 Highway 85 SW
Los Lunas New Mexico 87031
P.O. Box 23026 (Mailing Address)
Albuquerque, New Mexico 87190
Phone: (505) 865-6622
License #126
Manager:
Sunny Lin Johnson

RATON

70. Credit Bureau of Raton
312 Legion Drive
P.O. Box 938
Raton, New Mexico 87740
Phone: (505) 445-2753
License #50
Manager:
Janet B. Yarbrough

ROSWELL

71. Collectrite, Inc.
308 N. Richardson
P.O. Box 2424
Roswell, New Mexico 88201
Phone: (505) 624-1313
License #97

Manager:
Louise Thorson

72. Credit Bureau of Roswell
204 W. 2nd, Suite 4
P. O. Box 2033
Roswell, NM 88202-2033
Phone (505) 622-5120
License #51

Manager:
Stephen T. Franzoni

73. Great Western Collection Agency
801 N. Washington
P.O. Box 1332
Roswell, New Mexico 88201
Phone: (505) 623-4200
License #52

Manager:
Richard W. Crewe

RUIDOSO

74. Credit Bureau of Lincoln County
651 Sudderth Drive
P. O. Box 2240
Ruidoso, New Mexico 88346
(505) 257-2200
License #167

Manager:
Guadalupe Nevarez

SANTA FE

75. Collections De Santa Fe
1101 Calle Quieta
P. O. Box 15430 (87506)
Santa Fe, New Mexico 87501
Phone: (505) 471-1002
License #57

Manager:
Horace Romero

76. Computer Credit, Inc.
1048 Governor Dempsey Drive
Santa Fe, New Mexico 87501
Phone: (505) 983-8632
License #85

Manager:
Robert E. Waite

77. Credit Bureau of Santa Fe, Inc.
1421 Luisa St., Suite F
P.O. Box 1686
Santa Fe, New Mexico 87501
Phone: (505) 982-3611
License #55

Manager:
Loren F. Smith

78. J-K Collections
2008 Rosina Street, Suite 2
Santa Fe, New Mexico 87501
Phone: (505) 984-1177
License #91

Manager:
Jean E. Kyle

79. Mountain Credit Management
2801 Rodeo Road, Suite B-608
Santa Fe, New Mexico 87505
Telephone: (505) 473-5471
License #151

Manager:
Calvin Warner

79A. Santa Fe Credit Data
1227 St. Francis Drive
Santa Fe, New Mexico 87501
(505) 988-3800
License#163

Manager:
Karyne Archuleta
D. B. Archuleta

SILVER CITY

80. Collectrite, Inc.
1816 N. Silver
P.O. Box 2986
Silver City, New Mexico 88061
Phone: (505) 538-5606
License #107

Manager:
Lynne M. Faykus

81. Executive Credit Services
4432 Whispering Hills
P.O. Box 5076
Silver City, New Mexico 88062
Phone: (505) 538-5130
License #110

Manager:
Luis A. Montenegro

SOCORRO

82. Credit Bureau of Socorro
105 Winkler S.W.
P.O. Box 1186
Socorro, New Mexico 87801
Phone: (505) 835-0280
License #62

Manager:
Everett D. Ness

TAOS

83. Credit Bureau of Taos, Inc.
227 Camino de la Pacita
Taos, New Mexico 87571
Phone: (505) 758-4214
License #63

Manager:
Robert A. Quintana
Ernestine Quintana

TRUTH OR CONSEQUENCES

84. Arrowhead Collection Agency
340 Main Street
P.O. Box 1197
Truth or Consequences, New Mexico 87901
Phone: (505) 894-7555
License #142

Manager:
Thomas C. Dorris

85. Western Collection Service
419 Main Street
P.O. Box 471
Truth or Consequences, New Mexico 87901
Phone: (505) 894-7687
License #64

Manager:
Terry B. Miller

TUCUMCARI

86. Credit Bureau of Tucumcari
111 South First
P.O. Box 1166
Tucumcari, New Mexico 88401
Phone: (505) 461-1600
License #65

Manager:
Teresa Barreras

87. National Collection Systems, Inc.
523 South Second Street
Tucumcari, New Mexico 88401
Phone: (505) 461-1363
License #144

Manager:
Albert Mitchell Jr.

NOTES

MORTGAGE LOAN COMPANIES AND LOAN BROKERS

Following is a listing of Registrants under the Mortgage Loan Company and Loan Broker Act, Section 58-21-1 et seq. NMSA 1978, in operation as of year-end 1988:

Leach, Reardon & Smith, Incorporated
510 North Guadalupe Street #1
Santa Fe, New Mexico 87501
Telephone: (505) 988-4488

Oro Financial Group
204 Gold Avenue, S. E.
Albuquerque, New Mexico 87102
Telephone: (505) 247-3121

Richard W. Pope d/b/a
Richinli Company
1825 San Mateo, N. E., Suite 1
Albuquerque, New Mexico 87110
Telephone. (505) 255-7100

Following is a listing of Mortgage Exemptions, as provided for in the Mortgage Loan Company and Loan Broker Act, Section 58-21-1 et seq. NMSA 1978, as of year-end 1988:

ABC Financial Service
7300 Santa Fe NW
Albuquerque, New Mexico 87120
Contact person: Leland P. Smith and Christie Rich
Phone: (505) 897-2031

A.C.C. Corp. dba American Capital Corporation
2500 Louisiana Blvd N.E. S-224
Albuquerque, New Mexico 87110
Contact person: Richard Ruffini
Phone: (505) 884-7406/884-5437

ALW Home Mortgage, Inc.
3100 Breckinridge Blvd., Bldg. 1200
Duluth, GA 30136
Contact Person: Dawn Nowatski
Phone: (404) 564-6243

Academy Mortgage Services, Inc.
1200 Pennsylvania, N.E., B-2 S-C
Albuquerque, New Mexico 87110
Contact person: Mary Ann Martinez
Phone: (505) 265-1271

Albuquerque Diversified Financial Services
7800 Phoenix N.E., Suite H
Albuquerque, New Mexico 87110
Contact person:
Phone:

Alliance Mortgage Company
4500 Salisbury Road
P. O. Box 2109 (32232)
Jacksonville, Florida 32216
Contact person: Linda Honeycutt
Phone: (904) 281-6000

All States Mortgage & Investment, Inc.
2308 Eubank N.E.
P. O. Box 21042
Albuquerque, New Mexico 87154
Contact person: Sam S. Jenkins Sr.
Phone: (505) 275-2789

Alternative Mortgage Solutions
6301 Indian School Road NE #810
Albuquerque, New Mexico 87110
Contact person: James N. Barnes
Phone: (505) 889-2725

American Automobile Association
10501 Montgomery Blvd., N.E.
P.O. Box 16000
Albuquerque, New Mexico 87191
Contact person: Mark Brown
Phone: (505) 291-6611

American Equities
6121 Indian School NE Suite 143
Albuquerque, New Mexico 87110
Contact person: Forrest Morgan
Phone: (505) 883-1000

American Heritage Mortgage Co.
9910 Indian School Road N.E.
Albuquerque, New Mexico 87112
Contact person: Gordon McMaude
Phone: (505) 275-2244

American Realty Advisors, Inc.
6201 Uptown Blvd., N.E., S-207
Albuquerque, New Mexico 87107
Contact person: Shirley A. Williams
Phone: (505) 888-5954

Associates National Mortgage Corporation
250 Carpenter Fwy.
P.O. Box 650001
Dallas, Texas 75265-0001
Contact person: Steve Massey
Phone: (214) 541-4030

BJC Investments, Inc.
136 Rincon Loop
Tijeras, New Mexico 87059
Contact person: James J. Carnes
Phone: (505) 281-5200

BA Mortgage & International Realty Corp.
500 Washington St. 4th Floor
San Francisco, California
Phone:
Contact person:

BancBoston Mortgage Corp.
7301 Baymeadows Way 32256
P. O. Box 44090
Jacksonville, Florida 32231
Contact person: Thomas H. Fish
Phone: (904) 281-0328

BancPlus Mortgage Corporation
9601 McAllister Freeway
P.O. Box 47524-6008
San Antonio, Texas 78265-7524
Contact person: Karen S. Lugar
Phone: (512) 525-7258

Bell Atlantic-Tricon Leasing Corporation
95INN, Route 17 South
P.O. Box 907
Paramus, New Jersey 07653
Contact Person: Margie R. Schell
Legal Assistant
Phone: (505)848-1800

Betty Jo Stephens
3303 Camino De La Sierra NE
Albuquerque, New Mexico 87111
Contact person: Betty Jo Stephens
Phone: (505) 298-7037

Blasberg Financial
1602 San Pedro N.E.
Albuquerque, New Mexico 87110
Contact person: Jay Blasberg
Phone: (505) 262-0803

Blue Valley Mortgage, Inc.
7600 N. 16th Street, Suite 145
Phoenix, Arizona 85020
Contact person: Lowell C. Peterson
Phone: (602)943-2206

Bright Mortgage Company
2355 Stemmons Freeway
Dallas, Texas 75207
Contact person: Mark Davis
Phone: (214) 634-5979

Brown, Carl I. & Company
7101 College Blvd., Suite 800
Overland Park, Kansas 66210
Contact person: Minerva Mufich
(913) 345-2299 (cross referenced with Carl I. Brown & Co.)

Burton & Kearney, Inc.
9500 Arvada N.E.
P.O. Box 14864
Albluquerque, New Mexico 87191-4864
Contact person: Victor Kearney
Phone: (505)292-7700

CTX Mortgage Company
3333 Lee Parkway
P. O. Box 19000
Dallas, Texas 75219-9000
Contact person: Karren P. Bates
Phone:

Camelot Marketing Group
525 San Pedro N.E. Suite 108
Albuquerque, New Mexico 87108
Contact person: Norman L. Gallow or Leo Garcia
Phone: 260-1812

Capitol Ventures, Inc.
10900 Menaul N.E.
Phone: (505) 292-4607
Albuquerque, New Mexico 87112
Contact Person; Marion Greene

The Richard Carlyon Company
10205 Oasis Drive, Suite 300
San Antonio, Texas 78216
Contact person: Richard D. Carlyon
(512) 344-3456 (cross referenced with Richard D. Carlyon)

Centennial Mortgage Corporation
111 N. Orchard Suite 301
Farmington, New Mexico 87401
Phone: (505) 326-4341
Contact person: Marye Hogerheide

Citicorp Mortgage, Inc.
670 Mason Ridge Center Drive
Mail Station MT-2A
St. Louis, Missouri 63141
Contact person: Laura Rogers
Phone: (314) 275-5047

CityFed Mortgage Company
8500 Menaul Blvd., N.E., Suite B 186-
One Executive Center
Albuquerque, New Mexico 87112
Contact person: John Lacagnina
Phone: (505) 292-8275

Columbia Mortgage Company
1509 San Pedro Dr. N.E. Suite B
Albuquerque, New Mexico 88001
Contact person: Chris Hagman
Phone:(505) 266-4949

Commonwealth Mortgage Company of America
10000 Memorial Drive Suite 600
Houston, Texas 77024
Contact person: Judy McIntyre
Phone: (713) 683-3400

Commonwealth Mortgage Company of America, L.P.
10000 Memorial Drive Suite 600
Houston, Texas 77024
Contact person: Judy McIntyre
Phone: (713) 683-3400

Cronin Associates
3009 La Mancha Dr. N.W.
Albuquerque, NM 87504
Contact person: Catherine M. Cronin
Phone: 842-1734

Crossland Mortgage Corp.
60 East South Temple Suite 300
Salt Lake City, Utah 84110
Contact Person: Paul Miller
Phone: 801-321-7666

CUNA Mortgage Corporation
5710 Mineral Point Road
P. O. Box 1332
Madison, WI 53705
Contact person: Niel F. Moser
Phone: (608) 238-3070

Diversified (Family) Financial Consultants
2403 San Mateo N.E., S-6
Albuquerque, New Mexico 87110
Contact person: Cherryl Diederich
Phone: (505) 883-0384

East West Capital Corp. of New Mexico
2715 2nd St. N.W.
Albuquerque, New Mexico 87107
Contact Person: Debbie Baca
Phone: 345-9991

Empire of America Realty Credit Corp.
Empire Plaza, 100 Senaca Street
Buffalo, New York 14203
Contact Person: Ms. Betty Miller
Phone: 716-845-7000

Enchantment Mortgage
551 West Cordova Rd #204
Santa Fe, New Mexico 87504
Contact person: Vincent Medina
Phone: (505) 982-2231

Equity Capital Corporation
119 East Marcy Street, Suite 101
Santa Fe, New Mexico 87501
Phone: (505) 988-4273
Contact person: Jerry Henson

Express Financial Services
3140 Cerrillos Road, Suite N
P. O. Box 15696 (87501-5696)
Santa Fe, New Mexico 87501
Contact person: Robert Miera
Phone: (505) 473-9100

FNB Mortgage Corp.
1st Nationwide Bank
5465 Morehouse Dr., Suite 120
San Diego, CA 92121
Contact person: Les Oakley
Phone: (619) 535-1433

Fidel, John G.
6121 Indian School Road, N.E., Suite #135
Albuquerque, New Mexico 87110
Contact person: John Fidel
Phone: (505) 883-3993

Financial Services & Co.
2527 Wyoming Blvd. N.E.
Albuquerque, New Mexico 87110
Contact Person: Selma Juarez
Phone: 293-0460

First Commercial Capital Corporation
9900 Spain, N.E.
P.O. Box 27467
Albuquerque, New Mexico 87125
Contact person: Wilson Bales
Home: (505) 291-0869
Business: 298-1353

First Fidelity Mortgage Corp.
7501 Indian School NE Suite A
Albuquerque, New Mexico 87110
Contact Person: Gary R. Flinn
Phone: 881-9091

First Financial Mortgage Inc.
d/b/a First American Mortgage, Inc.
6200 Wyoming Uptown Blvd. N.E. Suite 230
Albuquerque, New Mexico 87110
Contact Person: Mike Rodolph
Phone: 884-3100

First Interim Mortgage Corporation
128 Grant Avenue, Suite 300
P. O. Box 8531
Santa Fe, New Mexico 87504
Contact person: Jeanne E. Rogers
Phone: (505) 988-4042

First Mortgage Corp. of New Mexico
12101 San Victorio NE
Albuquerque, New Mexico 87109
Contact person: James T. Harris
Phone: (505) 275-7065wk
296-6254hm

First Union Home Equities
Cons-14
Charlott, North Carolina 28288
Contact person: Dave Courier
Phone: (704) 374-6787

Foster Mortgage Corporation
6000 Western Place
P.O. Box 171 (76101)
Fort Worth, Texas 76107
Contact person: Vickie Ganske
Phone: (817) 777-9000

Gilligan, Sean
124 Valley Drive
P.O. Box 66
Santa Fe, New Mexico 87504
Contact person: Sean Gilligan
Phone: (505) 988-2203

Goldome Acceptance Corporation
6121 Indian School Road, N.E. Suite 101
Albuquerque, New Mexico 87110
Contact Person:
Phone:

Green Tree Acceptance, Inc.
6121 Indian School Road NE, Suite 220
P. O. Box 40099
Albuquerque, New Mexico 87110
Contact person: Pete Gomez
Phone: (505) 881-5300

Greene & Greene Mortgage Corporation
125 Lincoln Avenue, Suite #118
Santa Fe, New Mexico 87501
Contact person: Laura A. Lagge
Phone: (505) 983-5572

Guild Mortgage Company dba Guild Financial Express Co.
4180 Ruffin Road
San Diego, California 92123
Contact person: Diane Lindgren
Phone: (619)560-7711

Gulf American Mortgage Bankers, Inc.
1903 Hermann Drive
P.O. Box 4406
Houston, Texas 77210
Contact person: David Fleig
Phone: (713) 529-4331

Hail Mortgage Company
2215 Ambassador N.E.
Albuquerque, New Mexico 87112
Contact person: Don Hail
Phone: (505) 298-9291

Hillcrest Financial
8200 Pan American Fwy NE
Albuquerque, New Mexico 87110
Contact Person: Cafford Hamund
Phone: (505) 821-0202

H & T Western Corp.
3809 Atrisco Drive, N.W.
Albuquerque, New Mexico 87120
Contact person: Charles N. Ofelt
Phone: (505) 839-9003

Home Fed Mortgage, Inc.
1980 East Lohman Suite B
Las Cruces, New Mexico 88001
Contact person: Wendy Gallegos
Phone: (505) 525-0066

Home Mortgage Company of El Paso
6044 Gateway East, Surety Tower Building, Suite 900
El Paso, Texas 79905
Contact person: Maura Cauldwell
Phone: (915) 779-5435

Home Mortgage Company of New Mexico
Granada Square; 4253 Montgomery Blvd., N.E.
Suite 210
Albuquerque, New Mexico 87109
Contact person: Maura Cauldwell
Phone: (915)779-5435

IBM Credit Corporation
290 Harbor Drive
Stamford, CT 06904
Contact Person:
Phone: 203-352-5430

IMCO Realty Services
P. O. Box 808005
Petaluma, California 94975
Contact person: Jonathan Wolfe
Phone: (707) 546-3310

Interstate Mortgage Funding Inc.
2601 Wyoming N.E. Suite 204
Albuquerque, New Mexico 87112
Contact Person: Dave Hakin
Phone: 888-1834 or 867-5347

James B. Nutter & Company
4153 Broadway
Kansas City Missouri 64111
Contact Person: James B. Nutter
Phone: (816) 531-2345

Jaramillo Mortgage Company
2530 Lalllzo Corte
Santa Fe, New Mexico 87505
Contact Person: Karla Jaramillo
Phone: (505)438-0005

Knutson Mortgage Corporation
8400 Normandale Lake Blvd., Suite 700
Bloomington, Minnesota 55437
Contact person: Jill Burton
Phone: (612) 831-1337

Liberty Mortgage Company of New Mexico
100 North Broadway
P.O. Box 25757
Oklahoma City, Oklahoma 73125
Contact person: Beverly Burgin
Phone: (405) 231-6233

Liberty United Mortgage Inc.
23121 Plaza Pointe Drive
Laguna Hills, California 92653
Contact person: Vicki Lee Murray
Phone: (714) 951-2805

Lincoln Mortgage, Inc.
10010 Indian School Road, N.E., #101
Albuquerque, New Mexico 87112
Contact Person: Darlin Monroe
Phone: (505) 292-9100

Lomas Mortgage USA, Inc.
6400 Indian School Road N.E.
P.O. Box 3277 - Station D (87190)
Albuquerque, New Mexico 87110
Contact person: Chuck Lewis
Phone: (505) 883-6044

Majestic Mortgage
14316 Soula Drive NE
Albuquerque, New Mexico 87123
Contact person: Shannon D. McGinley
Phone: (505) 293-0510

McDermott, John J.
7201 Ottowa N.E.
Albuquerque, New Mexico 87110
Contact person: John J. McDermott
Phone: (505) 884-4975

Marschhausen, Charles P. "Hauser"
3704 St. Andrews Drive
Rio Rancho, New Mexico 87124
Contact person: Charles P. "Hauser" Marschhausen
Phone: (505) 892-2455

Melbourne Financial Corporation
6729 Academy Road, N.E., Suite C
Albuquerque, New Mexico 87109
Contact person: Ralph Melbourne
Phone: (505) 822-8055

Mercantile Mortgage Corporation
6301 Indian School Road, N.E., Suite 608
Albuquerque, New Mexico 87110
Contact person: Gerald R. Holsapple
Phone: (505) 881-2666

Meritor Mortgage Corporation West
790 The City Drive South
Orange, California 92668
Contact Person: James Trepinski
Phone: 714-750-6000

Merrill Lynch, Pierce, Fenner & Smith, Inc.
One World Trade Center 26th Floor, Suite 2661
New York, New York 10080-6626
Contact person: Marie Montagnino
Phone: (212) 701-9438

Metmor Financial, Inc.
2400 Louisiana, N.E., Suite 530
Albuquerque, New Mexico 87110
(Home Office)
4050 Wilshire Blvd.
Los Angeles, California 90010
Contact person: HM OFF. S.H. Whittle
NM OFFICE- J.R. Payne
Phone: (213) 480-7000

Midnation Funding Corporation
3232 West Reno
P.O. Box 26880
Oklahoma City, Oklahoma 73126
Contact person: Sharon E. Mitchell
Phone: (405) 947-3232

Morkin-Eberhardt Commercial Real Estate
2730 E. Broadway Suite 135
Tucson, Arizona 85716
Contact Person: Robert Morken, II
Phone: 602-881-1888

Mortgage Center (The)
3600 Coors NW, Unit 6
Albuquerque, New Mexico 87194
Contact person: W.L. Watkins
Phone: 831-5065

Mortgage Guaranty Corporation
1905 10th Street
Alamogordo, New Mexico 88310
Contact person: Mercedes B. Sanderson
Phone: (505) 437-4896

Mortgage & Industrial Services, Inc.
5845 Onix, Suite #400
El Paso, Texas 79912
Contact person: William M. Updike
Phone: (915) 581-6694

Mortgage Network, Inc.
2301 Juan Tabo, NE
Albuquerque, New Mexico 87112
Contact person: Danny McNiel
Phone: (505) 275-7446

Mortgages of Santa Fe
219 Washington Avenue
Santa Fe, New Mexico 87501
Contact Person: John Buehler
Phone: (505) 988-4508

Mortgage One
6731 Academy N.E. , Suite 1
Albuquerque, New Mexico 87109
Contact person: Jerry Thornhill
Phone: (505) 822-8545

Mortgage Plus Incorporated
4643 South Ulster Street #200
Denver, Colorado 80237
Contact person: Elaine N. Campbell
Phone: (303) 779-0022

North American Mortgage Company
P. O. Box 4349 (77210)
10370 Richmond Avenue
Houston, Texas 77042
Contact Person: Renea Klianovich
Phone: (713) 596-4100

Northern New Mexico Mortgage Company
128 Grant Street, Suite 300
Santa Fe, New Mexico 87501
Contact person: Jeffery R. Bowen
Phone: (505) 988-2276

Old Stone Credit Corporation of New Mexico
3974 Woodcock Drive
P. O. Box 53077
Jacksonville, Florida 32207-2715
Contact person: John T. Hayt, President
Phone: (904) 398-7581

Pacific Coast American, Inc.
2920 Carlisle, N.E.
Albuquerque, New Mexico 87110
Contact person: John A. Heard
Phone: (505) 888-3919

Pacific Mortgage and Investments, Inc.
2501 San Pedro N.E. S-109
Albuquerque, New Mexico 87110
Contact person: Larry R. Baggette
Phone: (505) 888-2400

Pickrell, H. S. Company
2700 San Pedro N.E., S-102
Albuquerque, New Mexico 87110
Contact person: Evan Burks
Phone: (505) 883-6213

Pioneer Mortgage Company
8500 Menaul N.E. S-B-495
Albuquerque, New Mexico 87112
Contact person: Dolores Bixler
Phone: (505) 293-2175

Platte Valley Mortgage Corporation
13900 East Harvard Avenue, Suite 310
Aurora, Colorado 80014
Contact person: Beverly J. Burroughs
Phone: (303)337-3988

Preferred Financial Funding, Inc.
1007 East Cooley Drive #113
Colton, California 92324
Contact person: Rick Ferguson
Phone: (714) 370-1950

Professional Mortgage & Investment, Inc.
909 Virginia N.E. Suite 102
Albuquerque, New Mexico 87108
Contact Person: Jack F. Knudsen, Vice President
Phone: (505) 255-6448

Prudential Home Mortgage Company
900 Clopper Road
Gaithersburg, Maryland 20878
Contact person: Gina Silver
Phone: (301) 330-6600

Real Estate Financial Corporation
1202 Pennsylvania N.E., Suite A
Albuquerque, New Mexico 87110
Contact person: John Buehler
Phone: (505) 265-7994

Rio Grande Financial Services, Inc.
347 E. Palace Avenue
Santa Fe, New Mexico 87501
Contact person: Ronald VanAmberg
Phone: 983-7319

Rio Valley Mortgage
111 South Downtown Mall
Las Cruces, New Mexico 88001
Contact person: Darl N. Miller
Phone: (505) 524-3733

Robertson R. Edward
5325 Wyoming, N.E. Suite 105
Albuquerque, New Mexico 87109
Contact person: R. Edward Robertson
Phone: (505) 823-2333

Rocky Mountain Mortgage, Ltd.
9370 Menaul Blvd., N.E.
Albuquerque, New Mexico 87112
Contact person: Larry L. Logan
Phone: (505) 292-0405
Phone: (505) 984-0700

Rocky Mountain Mortgage, Ltd. S.F.
1421 Luisa Street, Suite P
Santa Fe, New Mexico 87501
Contact Person:
Phone:

Sandia Mortgage Corporation
16610 Dallas Parkway, Suite 1000
Dallas, Texas 75248
Contact person: Judy Zerwas
Phone: (214)931-3555

Santa Fe Company
1990 E. Lohman Suite 210
Las Cruces, New Mexico 88001
Contact person: K. J. Peetz
Phone: (505) 524-6811

SAK Financial
13 La Villita Circle N.E.
Albuquerque, New Mexico 87112
Contact person: Sandy Krause
Phone: (505) 275-9655

Sears Consumer Financial Corporation (SCFC)
2500 Lake Cook Road 4 West
Riverwood, Illinois 60015
Contact person: Michael Hartke
Phone: (312) 405-1863

Sears Mortgage Corporation
2500 Lake Cook Road 3 N
Riverwood, Illinois 60015
Contact person: Barbara Lasusa
Phone: (312) 634-6500

Security Pacific Housing Services, Inc.
10680 Treena Street, Suite 500
San Diego, California 92131
Contact person: Alan Atlas
Phone: (619) 549-4700

Shearson Lehman Hutton
Two World Trade Center
New York, New York 10048
Contact Person: Chris O'Neal
Phone: 212-528-7000

Shearson Lehman Hutton Mortgage
19000 MacArthur Blvd
Newport Beach, CA 92658
Contact person: Cynthia Wooton
Phone: 714-955-7200

Southmark Mortgage Corp.of America
13800 Monfort Drive, Suite 250
P.O. Box 802044
Dallas, Texas 75380-2044
Contact Person: Betsy Qutb
Phone: (214) 404-4833

Southwest Mortgage Company
2517 Wyoming Blvd., N.E.
P.O. Box 11519
Albuquerque, New Mexico 87192
Contact person: Susan C. Burlison
Phone: (505) 293-8990

Suburban Mortgage Company of New Mexico
3707 Eubank, N.E.
P.O. Box 14623 (87191)
Albuquerque, New Mexico 87111
Contact person: Maureen E. Haase
Phone: (505) 298-7456

Sunbelt Mortgage, Inc.
3620 Wyoming NE, Suite 101
Albuquerque, New Mexico 87111
Contact Person: Sanghae Park
Phone: (505) 275-7166

Tabet Financial Services, Ltd.
800 Rio Grande Blvd., N.W.
Albuquerque, New Mexico 87104
Contact person: Thomas A. Tabet
Phone: (505) 842-0204

Taos Mortgage
116-G Des Georges Mall
P. O. Drawer P
Taos, New Mexico 87571
Contact person: Link Summers
Phone: (505) 758-4999

Thoeny, Richard F.
1108 Alvarado N.E.
Albuquerque, New Mexico 87110
Contact person: Richard Thoeny
Phone: 262-2266

Thomas D. Taylor
3811 Atrisco Drive, N.W. Suite C
Albuquerque, New Mexico 87120
Contact person: Charles N. Ofelt
Phone: (505) 839-9003

Total Financial Services
8704 Supreme Court N.E.
P. O. Box 21428
Albuquerque, New Mexico 87109
Contact person: Amos Montoya
Phone: (505) 884-7335

Travelers Mortgage Services
2339 Route 70 West
P. O. Box 5260
Cherry Hill, New Jersey 08034
Contact Person: John Terruso
Phone: 609-488-4000

Troy & Nichols, Inc.
1500 North 19th Street
P. O. Box 4025
Monroe, Louisiana 71211-4025
Contact person: Kevin Dwyer
Phone: (318) 329-1526

Unified Mortgage Company
12555 Northborough
Houston, Texas 77067
Contact Person: Fred Horak
Phone: 713-872-2500

United Companies Financial Corporation
4041 Essen Lane
Baton Rouge, Louisiana 70809
Contact Person: Glenda Carpenter
Phone: (504)-924-6007

US Banc Corporation
2509 Vermont N.E., Suite E
Albuquerque, NM 87110
Phone: (303) 721-1677
Contact person: Charles C. Chapman

USF Capital Group
7900 Glades Road, Suite 510
Boca Raton, Florida 33434
Contact person: Michelle Bruce
Phone: 407-479-1404

Wesav Mortgage Corporation
P.O. Box 17009
Mesa, Arizona 85212-7009
Contact person: Dave W. Beal
Phone: (602) 497-7000

Western Fidelity, Inc.
1709 Moon NE
Albuquerque, New Mexico 87112
Contact person Mel Jaschke
Phone: 292-2192

Western Mortgage Loan Corp. of New Mexico
3801 Eubank NE
Albuquerque, New Mexico 87111
Contact person: Georgia Rose
Phone: 299-1000

Westsun Mortgage
8001 Pennsylvania Circle NE
Albuquerque, New Mexico 87102
Contact Person: David Byron
Phone: 843-9559

Westwood Mortgage Company
150 Washington Avenue #206
Santa Fe, New Mexico 87501
Contact Person: Dale Roberts
Phone: 986-1900

Weyerhaeuser Mortgage Company
6320 Canoga Avenue
Woodland Hills, California 91367
Contact person: Pamela Wickersham
Phone: (818) 704-8822

Williams, Shirley
4413 Skyline Court, N.E.
Albuquerque, New Mexico 87111
Contact person: Shirley A. Williams
Phone: (505) 293-1975

OUT OF STATE

ALL VALLEY ACCEPTANCE COMPANY
2600 Michelson Drive, Fifth Floor
Irvine, California 92715
TELEPHONE: (714) 863-1555
MANAGER:
License: #EC 41

Branch:

All Valley Acceptance Company
8500 Menaul, N. E., Suite A215
Albuqurque, New Mexico 87112
Telephone: (505) 294-5010
Manager: Gregory Paul Solether

COLDWELL BANKER COMMERICAL GROUP, INC.
100 Galleria Parkway, Suite 400
Atlanta, Georgia 30339
(404) 952-5617
Manager: Jeffrey W. Jones
License #EC 40

Branch:

Coldwell Banker Commercial Group, Inc.
500 Fourth Street, N.W., Suite 500
Albuquerque, New Mexico 87102
Telephone: 242-9999
Manager: Michael McCoun

ALAMOGORDO

SOUTHERN NEW MEXICO ESCROW COMPANY
1506 North Whitesands Boulevard, Suite D
P.O. Box 722 - 88310
TELEPHONE: (505) 434-3394
MANAGER: Mary Jo Mobbs
LICENSE: # EC22

ALBUQUERQUE

AMERICAN ESCROW COMPANY
2711 San Mateo Boulevard, N.E. - 87110
TELEPHONE: (505) 883-3891
MANAGER: Keith Mallory
LICENSE #: EC17

FIRST FINANCIAL ESCROW, INC.
8100 Mountain Road, NE, Suite 116
TELEPHONE: (505) 265-2529
MANAGER: Terry L. White
LICENSE #: EC39

Branch:

First Financial Escrow, Inc.
d/b/a/ Investors Escrow
421 Luisa Street, Suite F
Santa Fe, New Mexico 87501
Telephone: 982-1606
Manager: Cynthia Martinez

SECURITY ESCROW CORPORATION
1721 Girard, NE
P.O. Box 3296 - 87190
P. O. Box 25426 - 8712544
TELEPHONE: (505) 262-1566
MANAGER: Larry Buchmiller
LICENSE #: EC19

WESTSTAR ESCROW, INC.
1213 San Pedro Drive, NE
P.O. Box 3398, Station D - 87190
TELEPHONE: (505) 262-0000
MANAGER: Kent Wiechert
LICENSE #: EC33

BRANCHES:

Southwest Escrow Company
1213 San Pedro N.E.
Albuquerque
Manager: Kathy Lees
(505) 262-0000

Southwest Escrow Company
57 East Main
P. O. Box 5741
Los Lunas 87031
Manager: Frances White
(505) 865-3364

Rocky Mountain Escrow de Santa Fe
1444 South St. Francis
Santa Fe
Manager: Nancy T. Kain
(505) 983-2648

Horizon Escrow Agency
318 West Mermod
Carlsbad 88220
Manager: Katy Grandi
(505) 885-3767

Horizon Escrow Agency
711 West Main
Artesia 88210
Manager: Katy Grandi
(505) 748-3538

ZERO INVESTMENT AND ESCROW COMPANY
1721 Girard, NE
P.O. Box 3296 - 87190
TELEPHONE: (505) 266-2339
MANAGER: Larry Buchmiller
LICENSE # EC01

Branch:

Security Escrow Corporation of Valencia County
65 Highway 49
P. O. Box 1090
Los Lunas, New Mexico 87031
Telephone: 865-3913
Manager: Sharon Bogue

CHAPARRAL

DESERT VIEW ESCROW
150 West Lisa Drive
Chaparral, New Mexico 88021
MANAGER: Delores C Wright
TELEPHONE: (505) 824-4614
LICENSE #: EC 42

FARMINGTON

THE FARMINGTON INVESTMENT COMPANY
414 North Wall (87401)
P.O. Box 229 - 87499
TELEPHONE: (505) 325-3452
MANAGER: Mike H. Culpepper
LICENSE #: EC03

GRANTS

WESTERN ESCROW CORPORATION
1101 Oso Ridge Route - 87020
TELEPHONE: (505) 783-4657
MANAGER: Jeffrey R. Neel
LICENSE #: EC31

HOBBS

HORIZON ESCROW OF LEA COUNTY
3319 North Grimes
P.O. Box 1139 - 88241
TELEPHONE: (505) 392-1584
MANAGER: W. L. "Bill" Pevey, Jr.
LICENSE #: EC04

LAS CRUCES

MOUNTAIN STATES ESCROW, INC.
212 West Hadley Avenue
P.O. Box 15186 - 88004
TELEPHONE: (505) 526-9741
MANAGER: Marilyn Mayse
LICENSE #: EC07

LOVINGTON

M.J.L. ESCROW SERVICES, INC.
2320 S. Main
P.O. Box 1232 - 88260
TELEPHONE: (505) 396-5814
MANAGER: Johnny R. Stoneham
LICENSE #: EC29

ROSWELL

ROSWELL ESCROW SERVICES, INC.
204 W. 2nd, Suite 5
P.O. Box 2224 - 88202-2224
TELEPHONE: (505) 662-3513
MANAGER: Gloria Jane Pickle
LICENSE #: EC18

RUIDOSO

RUIDOSO ESCROW SERVICES, INC.
1221 Mechem Drive, Suite 5
P.O. Box 2948 - 88345
TELEPHONE: (505) 258-5740
MANAGER: Jena Rae Hall
LICENSE #: EC27

TAOS

PIONEER INVESTMENT COMPANY OF TAOS
1329 South Santa Fe Road
P.O. Drawer JJ - 87571
TELEPHONE: (505) 758-2227
MANAGER: Louise Mary Gardner
LICENSE #: EC13

TRUTH OR CONSEQUENCES

SIERRA COUNTY ESCROW COMPANY
207 A. Broadway
P.O. Box 1826
TELEPHONE: (505) 894-6593

Following is a listing of Escrow Company Exemptions, as provided for in the Escrow Company Act, Section 58-22-1 et seq. NMSA 1978:

ALW Home Mortgages, Inc. 01/30/89 E/ECA 0053
3011 Breckinridge Blvd., Bldg. 1200
Duluth, Georgia 30136
Contact Person: Dawn Nowatzki (404) 564-6234
Phone: (404)564-6234

Alliance Mortgage Company 06/24/88 E/ECA 0039
4500 Salisbury Road
Jacksonville, Florida 32216
Contact Person: Linda Honeycutt (904) 281-6023
Phone: (904) 281-6023

American Heritage Mortgage Company 05/06/88 E/ECA 0024
9910 Indian School Rd., N. E.
Albuquerque, New Mexico 87112
Contact Person: Gordon McMaude
Phone: (505) 275-2244

Associates National Mortgage Corporation 03/31/88 E/ECA 0006
250 E. Carpenter Fwy.,
P.O. Box 650001 (Zip Code - 75265-0001)
Dallas, Texas 75062
Phone: (214) 541-4000
Contact Person: Steven M. Massey, Controller - (214) 541-3953

BancBoston Mortgage Corporation 07/12/88 E/ECA 0041
7301 Baymeadows Way
P. O. Box 44090 (32231)
Jacksonville, Florida 32256
Phone: (904)281-3000
Contact Person: Thomas H. Fish (904) 281-3293

BancPLUS Mortgage Corporation 06/13/88 E/ECA 0038
9601 McAllister Freeway, Dept. 6008
P.O. Box 47524
San Antonio, Texas 78265-6008
Phone: (512) 525-7258
Contact Person: Karen S. Lugar
(512)525-7554

Bloomfield Mortgage Corporation 06/13/88 E/ECA 0037
24700 Northwestern Highway, Suite 300
Southfield, Michigan 48075
Phone: (313) 258-2900
Contact Person: Margaret McDonald (313) 258-2900, ext. 275

Bright Mortgage Company 03/31/88 E/ECA 0007
2355 Stemmons Freeway
Dallas, Texas 75207
Phone: (214) 634-5979
Contact Person: Karen Britt

Carl I. Brown and Company 04/22/88 E/ECA 0010
7101 College Boulevard, Suite 800
Overland Park, Kansas 66210
Contact Person: Bambi Rubin Phone: (913)345-2299

The Richard Carlyon Company 09/16/88 E/ECA 0052
10205 Oasis Drive, Suite 300
P. O. Box 32947 (78279)
San Antonio, Texas 78216
Contact Person: R. D. Carlyon, President
Phone: (512) 344-3456

Citicorp Mortgage, Inc. 07/12/88 E/ECA 0032
670 Mason Ridge Center Drive
P. O. Box 79102
St. Louis, Missouri 63141
(314) 851-1554
Contact Person: Laura Rogers - (314) 851-1554

CityFed Mortgage Company 05/31/88 E/ECA 0029
1 Executive Center
8500 Menaul Blvd., N. E., Suite B 186
Albuquerque, New Mexico 87112
Phone: (505) 292-8275
Contact Person: Gary M. Lanzara (201) 658-5944

Commonwealth Mortgage Corporation of America
10000 Memorial Drive, #600 06/26/88 E/ECA 0036a
Houston Texas 77024
Phone: (713) 683-3400
Contact Person: Judy McIntyre (713) 683-4890

Commonwealth Mortgage Corporation of America, L.P.
10000 Memorial Drive, #600 06/26/87 E/ECA 0036
Houston, Texas 77024
Phone: (713) 683-4890
Contact Person: Judy McIntyre - (713) 683-4890

Countrywide Funding Corporation 06/08/88 E/ECA 0033
155 North Lake Avenue
P. O. Box 7137
Pasadena, California 91101
Phone: (800) 669-6655, ext. 8428
Contact Person: Dennis Slattery - (818) 304-8428

Crossland Mortgage Corporation 05/03/88 E/ECA 0019
60 East South Temple, Suite 300
Salt Lake City, Utah 84103
(801) 321-7677

3510 Wyoming Blvd., N. E.
Albuquerque, New Mexico 87111
Telephone: 292-1515
Contact Person: Paul Miller

CUNA Mortgage Corporation 06/01/88 E/ECA 0030
510 Mineral Point Road
P. O. Box 1332
Madison, Wisconsin 53701
Telephone: (608) 238-3070
Contact Person: Neil F. Moser - (608) 238-3070

D&N Mortgage Corporation 05/17/88 E/ECA 0027
1647 West Big Beaver Road
Troy, Michigan 48084
Phone: (313) 649-1919
Contact Person: Ann Baer - (915) 779-1133

First Interim Mortgage Corporation 05/18/88 E/ECA 0028
4300 San Mateo N. E., Suite A-205
Albuquerque, New Mexico 87110
Contact person: Jeanne Rogers
Phone: (505) 884-5212

First Union Mortgage Corporation 07/25/88 E/ECA 0047
4300 Six Forks Road
Raleigh, North Carolina 27619
Phone: (919) 881-6481
Contact Person: Scott Saylor (919) 881-6502

FNB Mortgage Corporation 06/06/88 E/ECA 0031
5465 Morehouse Drive, Suite 120
San Diego, California 92121
Phone: (619) 535-1433
Contact Person: Les Oakley (619) 535-1433

Foster Mortgage Corporation 04/18/88 E/ECA 0014
P.O. Box 171
6000 Western Place
Fort Worth, Texas 76101
Phone: (817) 777-9000
Contact Person: Vicki Ganske (817) 777-9150

Green Tree Acceptance, Inc. 07/12/88 E/ECA 0043
6400 Uptown Blvd., Suite 400 E
P. O. Box 40099
Albuquerque, New Mexico 87196
Contact Person: Pete Gomez (505) 881-5300
Phone: (505) 881-5300

Gulf American Mortgage Bankers, Inc. 03-28-88 E/ECA 0005
1903 Hermann Drive
P.O. Box 4406
Houston, Texas 77210
Phone: (713) 529-4331
Contact Person: David Fleig (713) 529-4331, ext. 553

Gulf Coast Investment Corporation 04/22/88 E/ECA 0018
2700 Post Oak Blvd., (77056)
P. O. Box 4272
Houston Texas 77210-4272
Phone: (713) 623-9680
Contact Person: Jenifer Johnson (713) 623-9820

Home Mortgage Company of N. M. 04/08/88 E/ECA 0011
Granada Square
4253 Montgomery Blvd., N. E., Suite 210
Albuquerque, New Mexico 87109
Phone: (505) 881-4111
Contact Person: Maura Cauldwell (915) 779-5435

Home Mortgage Company of El Paso 04/08/88 E/ECA 0009
6044 Gateway East
Surety Tower Building, Suite 900
El Paso, Texas 79905
Phone: (915) 779-5435
Contact Person: Maura Cauldwell, V.P. (915) 779-5435

Imco Realty Services 07/26/88 E/ECA 0049
3883 Airway Drive
Santa Rosa, California 95403
(707) 546-3310
Contact Person: Jonathan Wolfe (707) 523-5429

Independence One Mortgage Company 07/12/88 E/ECA 0042
300 Galleria Officentre, Suite 501
P. O. Box 5076
Southfield, Michigan 48086-5076
(313) 355-1880
Contact Person: Julane Brooks Alt (313) 350-6308

Knutson Mortgage Corporation 04/22/88 E/ECA 0017
8400 Normandale Lake Blvd., Suite 700
Bloomington, Minnesota 55437
Phone: (612) 831-1337
Contact Person: Jill A. Burton (612) 896-0703

Liberty Mortgage Company 05/03/88 E/ECA 0021
100 North Broadway
P.O. Box 25757
Oklahoma City, Oklahoma 73125
Phone: (405) 231-6233
Contact Person: Beverly Burgin (405) 231-6670

Liberty Mortgage Company of New Mexico 05/03/88 E/ECA 0020
100 North Broadway
P.O. Box 25757
Oklahoma City, Oklahoma 73125
Phone: (405) 231-6233
Contact Person: Beverly Burgin (405) 231-6670

Lion Funding Corporation 04/22/88 E/ECA 0016
12770 Coit Road, Suite 825
Dallas, Texas 75251
P. O. Box 809029 (75380)
Phone: (214) 770-1840
Contact Person: Larry G. Walker (214) 770-1840

Lomas and Nettleton Mortgage Bankers — 04/12/88 — E/ECA 0013
6400 Indian School Road, N. E.
P.O. Box 3277 - Station D
Albuquerque, New Mexico 87190
Phone: (505) 883-6044
Contact Person: Chuck Lewis (505) 883-6044

Meracor Mortgage Corporation — 03/23/88 — E/ECA 0001
3003 North Central Avenue
Phoenix, Arizona 85012
Contact Person: Lucy Frank
Phone: (602) 248-4164

Mercantile Mortgage Corporation — 03/13/89 — E/ECA 0054
6301 Indian School Road, N. E.
Suite 608
Albuquerque, NM 87110
Contact Person: David Garcia
Phone: (505) 881-2666

Metfirst Financial Co. — 06/13/88 — E/ECA 0035
9225 Indian Creek Parkway, Suite 300
Overland Park, Kansas 66210
Contact Person: John A. Holtmann
Telephone: (913) 661-0555

Metmor Financial, Inc. — 05/05/88 — E/ECA 0022
4050 Wilshire Boulevard
Los Angeles, California 90010-3488
Phone: (213) 480-7000
Contact Person: Scott H. Whittle, Vice President

Agent:
Robert M. St. John, Esq.
Rodey, Dickason, Sloan, Akin & Robb, P. A.
20 First Plaza
Suite 700
Albuquerque, New Mexico 87103
(505) 765-5900

Molton, Allen & Williams Ltd. — 08/22/88 — E/ECA 0051
Four Metroplex Drive
P. O. Box 10025
Birmingham, Alabama 35202-0025
Contact Person: William T. Bishop
Phone: (205) 879-6200

Mortgage Financing, Inc. — 03/22/88 — E/ECA 0003
7800 Marble, N. E., Suite 1
Albuquerque, New Mexico 87110
Contact Person: Manny Garcia
Telephone: (505) 255-2988

North American Mortgage Company 08/12/88 E/ECA 0050
900 Threadneedle
P. O. Box 19004
Houston, Texas 77224-9004
Phone: (713) 596-4100
Contact Person: Carla A. Cooper (713) 596-4167

Numerica Financial Services, Inc. 07/25/88 E/ECA 0048
601 Cleveland Street, Suite 900
Clearwater, Florida 34615
Phone: (813) 461-2244
Contact Person: Norm Englert (813) 461-2244

Old Stone Credit Corporation of NM 05/05/88 E/ECA 0023
3974 Woodcock Drive
P. O. Box 53077
Jacksonville, Florida 32201-3077
Phone: (904) 398-7581
Contact Person: John T. Hayt, Vice President (904) 398-7581
Attorney: Mary Hoffman, Santa Fe - Phone: (505) 988-8921

H. S. Pickrell Company 03/28/88 E/ECA 0002
2700 San Pedro, N. E., Suite 102
Albuquerque, New Mexico 87110
Phone: (505) 883-6213
Contact Person: Evan Burks, (602) 264-8629

Sandia Mortgage Corporation 06/13/88 E/ECA 0034
500 Marquette, N. W., Suite 950
Albuquerque, New Mexico 87102
Phone: (505) 764-3000
Contact Person: Mark Vanderlinder 764-3021

Sears Mortgage Corporation 07/18/88 E/ECA 0045
300 Knightsbridge Parkway
Lincolnshire, Illinois 60069
Phone: (312) 634-6500
Contact Person: Sandra C. Silkey (312) 634-7516

Southmark Mortgage Corporation of America 04-05-88 E/ECA 0008
13800 Montfort Drive, Suite 250
P. O. Box 802044
Dallas, Texas 75380-2044
Phone: (214) 404-4833
Contact Person: Betsy Qutb
(214) 404-4833

Southwest Mortgage Company 04/19/88 E/ECA 0015
2517 Wyoming Boulevard, N. E. - 87112
P.O. Box 11519
Albuquerque, New Mexico 87192
Phone: (505) 293-8990
Contact Person: Susan C. Burlison (505) 291-3711

Suburban Mortgage Company of New Mexico 03/18/88 E/ECA 0004
3707 Eubank, N. E.
P.O. Box 14623
Albuquerque, New Mexico 87111
Phone: (505) 298-7456
Contact Person: Maureen E. Haase (505) 298-7456

Talman Home Mortgage Corporation 05/10/88 E/ECA 0025
4242 North Harlem Avenue
Norridge, Illinois 60634
Phone: (312) 726-8915
Contact Person: John L. Ahlert (312) 625-0200

Travelers Mortgage Services, Inc. 07/19/88 E/ECA 0046
2339 Route 70 West
P.O. Box 5260
Cherry Hill, New Jersey 08034
Phone: (609) 488-4000
Contact Person: John C. Terruso (609) 488-2752

Troy & Nichols, Inc. 04/11/88 E/ECA 0012
819 Pennsylvania, N. E.
Albuquerque, New Mexico 87110
Phone: (505) 262-2305
Contact Person: William Brodie (505) 262-2305

U. S. Home Mortgage Corporation 07/12/88 E/ECA 0044
311 Park Place Boulevard
P.O. Box 4929 (34618-4929)
Clearwater, Florida 34615
Phone: (813) 791-2111
Contact Person: Missy Brady (813) 791-2263

Westwood Mortgage Corporation 07/11/88 E/ECA 0040
2974 LBJ Freeway
Dallas, Texas 75234
Phone: (214) 484-5600
Contact Person: Robert McDowell (214) 484-5600

Weyerhaeuser Mortgage Company 05/10/88 E/ECA 0026
6320 Canoga Avenue
Woodland Hills, California 91367
Phone: (818)704-8822
Contact Person: Pam Wickersham (818) 704-8822

NOTES

BarclaysAmerican/Financial
702 Tenth Street
P. O. Box 719
Alamogordo, NM 88310

Blazer Financial Serv., Inc.
1008 Tenth Street
P. O. Box 400
Alamogordo, NM 88310

Norwest Financial NM, Inc.
814-A Tenth Street
P. O. Box 397
Alamogordo, NM 88310

Transamerica Financial Serv.
1302 Tenth Street
P. O. Box V
Alamogordo, NM 88310

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AETNA Finance Company d/b/a
ITT Financial Services
640 Coors Blvd., N.W., S-7&8
Albuquerque, NM 87105

AETNA Finance Company d/b/a
ITT Financial Services
3821-A Menaul Blvd, N.E., S-G
Albuquerque, NM 87110

AETNA Finance Company d/b/a
ITT Financial Services
2740 Wyoming Blvd., N.E., S-2
Albuquerque, NM 87111

American Equities Fin. Corp.
6121 Indian School Road N.E.
Suite 143
Albuquerque, NM 98110

American General Finance, Inc.
1100 Eubank Boulevard, N.E.
Suite A
Albuquerque, NM 87112

American General Finance, Inc.
1425-B San Mateo Blvd., N.E.
Albuquerque, NM 87110

Associates Financial Services
Company of New Mexico, Inc.
1915-A Juan Tabo Avenue, N.E.
P. O. Box 11969
Albuquerque, NM 86112

Associates Financial Services
Company of New Mexico, Inc.
3100-C San Mateo, N.E.
P. O. Box 35229, Station D
Albuquerque, NM 87176

AVCO Financial Services
of Bernalillo, Inc.
3296-E Coors Road, N.W.
Albuquerque, NM 87120

AVCO Financial Services
of Bernalillo, Inc.
8324 Lomas Boulevard, N.E.
Albuquerque, NM 87110

BarclaysAmerican/Financial
4711 Lomas Boulevard, N.E.
P. O. Box 1698
Albuquerque, NM 87103

BarclaysAmerican/Financial
8400 Menaul Boulevard, N.E.
Albuquerque, NM 87112

Beneficial New Mexico Inc.
3301 Coors Road, N.W.
Albuquerque, NM 87108

Beneficial New Mexico Inc.
7200 Montgomery Blvd., N.E.
Space B- 3 & 4
Albuquerque, NM 87109

Blazer Financial Services
1020 Lomas Boulevard, N.W.
Suite 1
Albuquerque, NM 87102

Blazer Financial Services
7401-C Menaul Boulevard, N.E.
Albuquerque, NM 87110

Century Finance Company of NM
2409 San Pedro Drive, N.E.
P. O. Box 3085
Albuquerque, NM 87110

Chrysler 1st Fin. Serv. Corp.
7027 Montgomery Blvd., N.E.
P. O. Box 14428
Albuquerque, NM 87191

Commercial Credit Corporation
8112 Lomas Boulevard, N.E.
P. O. Box 8798
Albuquerque, NM 87108

Commercial Credit Corporation
6300 San Mateo Boulevard, N.E.
P. O. Box 3725
Albuquerque, NM 87190

Equity Plus Consumer Finance
& Mortgage Company Ltd.
1720 Louisiana Blvd., N.E.
Suite 100
Albuquerque, NM 87110

Household Finance Corp., III
6407 Menaul Boulevard, N.E.
P. O. Box 3923
Albuquerque, NM 87110

Norwest Financial NM, Inc.
1413 Lomas Boulevard, N.W.
P. O. Box 1459
Albuquerque, NM 87104

Norwest Financial NM, Inc.
1331 Juan Tabo Blvd., S-2C&2D
P. O. Box 30024
Albuquerque, NM 87112

Norwest Financial NM, Inc.
4770 Montgomery, N.E.
Suite C-114
Albuquerque, NM 87109

Roadrunner Financial, Inc.
1417 B. Carlisle, N.E.
Albuquerque, NM 87110

Security Pacific Fin. Service
2929 Coors Road, N.W.
Suite 312
Albuquerque, NM 87120

Security Pacific Fin. Service
2155 Louisiana Boulevard
Albuquerque, NM 87110

Southwest Financial Services
of New Mexico, Inc.
3301 Menaul Blvd.,N.W., St.24
P. O. Box 35191
Albuquerque, NM 87176

Southwest Financial Services
of Albuquerque, Inc.
5316 Menaul Blvd., N.E.
Albuquerque, NM 87110

Transamerica Financial Serv.
3520 Coors, N.W.
Suite H
Albuquerque, NM 87120

Transamerica Financial Serv.
7510 Montgomery, N.E.
P. O. Box 11489
Albuquerque, NM 87192

Transamerica Financial Serv.
6100 Uptown Blvd., N.E. S-530
P. O. Box 8610
Albuquerue, NM 87198

Valley Finance, Inc.
600 Fourth Street, S.W.
P. O. Box 1486
Albuquerque, NM 87103

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Blazer Financial Services
115 South Fourth Street
Artesia, NM 88210

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Belen Consumer Finance
700 Dalies Avenue
P. O. Box 603
Belen, NM 87002

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Cuba Investment Company
d/b/a Bernalillo Loan Company
905 Camino Del Pueblo
P. O. Box 848
Bernalillo, NM 87004

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Associates Financial Services
Company of New Mexico, Inc.
306 North Canyon
P. O. Box 970
Carlsbad, NM 88220

Southwest Financial Services
of New Mexico, Inc.
3301 Menaul Blvd.,N.W., St.24
P. O. Box 35191
Albuquerque, NM 87176

Transamerica Financial Serv.
3520 Coors, N.W.
Suite H
Albuquerque, NM 87120

Transamerica Financial Serv.
7510 Montgomery, N.E.
P. O. Box 11489
Albuquerque, NM 87192

Transamerica Financial Serv.
6100 Uptown Blvd., N.E. S-530
P. O. Box 8610
Albuquerue, NM 87198

Valley Finance, Inc.
600 Fourth Street, S.W.
P. O. Box 1486
Albuquerque, NM 87103

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Blazer Financial Services
115 South Fourth Street
Artesia, NM 88210

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Belen Consumer Finance
700 Dalies Avenue
P. O. Box 603
Belen, NM 87002

******

Cuba Investment Company
d/b/a Bernalillo Loan Company
905 Camino Del Pueblo
P. O. Box 848
Bernalillo, NM 87004

******

Associates Financial Services
Company of New Mexico, Inc.
306 North Canyon
P. O. Box 970
Carlsbad, NM 88220

Beneficial New Mexico, Inc.
406 West Mermod Street
Carlsbad, NM 88220

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AETNA Finance Company d/b/a
ITT Financial Services
2200 North Main Street
Store 1-A
Clovis, NM 88101

BarclaysAmerican/Financial
800 Mitchell Street
P. O. Box 580
Clovis, NM 88101

Beneficial New Mexico, Inc.
403 Pile Street
Clovis, NM 88101

Norwest Financial New Mexico
218 North Main Street
P. O. Box 1584
Clovis, NM 87101

Transamerica Financial Serv.
115 East Fourth Street
P. O. Box 1170
Clovis, NM 88101

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Cuba Investmewnt Company
Main Street
P. O. Box 368
Cuba, NM 87013

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The Cooper Agency
108 West Maple Street
P. O. Box 1000
Deming, NM 88031

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Blazer Financial Services
427 Big Rock Shopping Center
Espanola, NM 87532

New Mexico Loan Company, Inc
218 North Onate Street
P. O. Box 775
Espanola, NM 87532

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AETNA Finance Company d/b/a
ITT Financial Services
3030 East Main Street
Farmington, NM 87401

Associates Financial Service
Company of New Mexico, Inc.
2806 East 20th Street
P. O. Box 2470
Farmington, NM 87401

BarclaysAmerican/Financial
634 West Main Street
P. O. Box 147
Farmington, NM 87401

Beneficial New Mexico, Inc.
3000 East 20th Street
Farmington, NM 87401

Blazer Financial Services
123 West Broadway
Farmington, NM 87401

Broadway Pawn, Inc.
615 West Broadway
Farmington, NM 87499

CWC Investments, Inc. d/b/a
Navajo Trading Company
126 East Main Street
Farmington, NM 87401

F.A.S.T. Refund Loans, Inc.
1928 East Main
Farmington, NM 87401

Household Finance Corp. III
307 West Main Street
Farmington, NM 87401

K & M Insta-Cash
2017 B East 20th Street
Farmington, NM 87401

Norwest Financial New Mexico
105 East Main Street
P. O. Box 309
Farmington, NM 87401

Transamerica Fin. Services
405 West Main Street
P. O. Box 2180
Farmington, NM 87401

Western Financial Services
2616 East Main
Farmington, NM 87401

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Norwest Financial New Mexico
915 West Aztec Avenue
Gallup, NM 87301

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Triangle Finance, Inc.
d/b/a Navajo Shopping Center
Chino Drive
Gamerco, NM 87317

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Triangle Finance, Inc.
409 North First Street
P. O. Box 322
Grants NM 87020

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BarclaysAmerican/Financial
412 East Bender Boulevard
P. O. Box 248
Hobbs, NM 88240

Beneficial New Mexico Inc.
210 West Bender Boulevard
Hobbs, NM 88240

Norwest Financial New Mexicc
112 East Taylor Street
P. O. Box 639
Hobbs, NM 88240

Transamerica Financial Service
116 West Taylor Sstreet
P. O. Box 1227
Hobbs, NM 88240

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AETNA Finance Company d/b/a
ITT Financial Services
1100 South Main Street
Suite 110
Las Cruces, NM 88005

AVCO Financial Services of
Bernalillo, Inc.
2001 Lohman Avenue, Ste. 116
Las Cruces, NM

Beneficial New Mexico, Inc.
1715 East University Avenue
Las Cruces, NM 88004

Blazer Financial Services
2001 East Lohman, Suite 111
Las Cruces, NM 88001

Central Loan Company
104 South Water
P. O. Box 484
Las Cruces, NM 88004

Coronado Finance, Inc.
2485 North Main Street
Las Cruces, NM 88001

Norwest Financial New Mexico
304 Wyatt Drive, Suite 1
P. O. Box 1527
Las Cruces, NM 88001

Southwest Financial Services
of Las Cruces, Inc.
1215 El Paseo
P. O. Box 6307
Las Cruces, NM 88006

State Finance Company, Inc.
900 North Main Street
Las Cruces, NM 88004-08148

Sun City Finance, Inc.
138A South Downtown Mall
P. O. Box 308
Las Cruces, NM 88004

Transamerica Financial Serv.
1840 East Lohman
P. O. Box 1596
Las Cruces, NM 88004

Blazer Financial Services, Inc
520 Sixth Street
Las Vegas, NM 87701

Southern Mrtg. & Fin. Corp.
805 Seventh Street
P. O. Box 1347
Las Vegas, NM 87701

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Beneficial New Mexico, Inc.
523 Main Street
Los Lunas, NM 87031

Citizens Finance Company, Inc.
Highway 47 & Valencia Gardens
P. O. Box 508
Los Lunas, NM 87031

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AETNA Finance Company d/b/a
ITT Financial Services
2601H North Main Street
Roswell, NM 88201

BarclaysAmerican/Financial
1300 South Main Street
P. O. Box 2073
Roswell, NM 88202-2073

Beneficial New Mexico, inc.
324 North Richardson Avenue
Roswell, NM 88201

Blazer Financial Services
213 West Third
Roswell, NM 88201

Household Finance Corporation
109 North Main Street
Roswell, NM 88201

Norwest Financial New Mexico
2601 North Main Street
P. O. Box 1778
Roswell, NM 88201

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AVCO Financial Services of
Bernalillo, Inc.
2002 East Cerrillos Road
Suite 5
Santa Fe, NM 87501

AETNA Financial Company d/b/a
ITT Financial Services
2860 Cerrillos Road, Suite H
Santa Fe, NM 87501

American Equities Fin. Corp.
510 Guadalupe
Santa Fe, NM 87501

Associates Financial Services
Company of New Mexico
2801 D Rodeo Drive
Santa Fe, NM 87505

BarclaysAmerican/Financial
2801 Rodeo Rd.,Bldg. C, Ste 2
P. O. Box 15039
Santa Fe, NM 87506

Beneficial New Mexico, Inc.
3140-C Cerrillos Road
Santa Fe, NM 87501

Blazer Financial Services
1091C St. Francis Drive
Santa Fe, NM 87501

Commercial Credit Corporation
2002 East Cerrillos Road
Santa Fe, NM 87501

Norwest Financial New Mexico
505 Cordova Road
P. O. Box 4427
Santa Fe, NM 87501

Norwest Financial New Mexico
1704 Llano Street
P. O. Box 4216
Santa Fe, NM 87501

Southwest Financial Services
2002A Cerrillos Road
College Plaza
P. O. Box 4456
Santa Fe, NM 87501

Transamerica Financial Serv.
537 West Cordova Road
P. O. Box 4697
Santa Fe, NM 87501

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Shiprock Company
U. S. Highway 550
Shiprock, NM 87420

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Mutual Finance Co.
307 West College Avenue
P. O. Box 709
Silver City, NM 88062

******

Personal Finance Company
120 Plaza, S.W.
P.O. Box 17515
Socorro, NM 87801

*****

Norwest Financial New Mexico
623 Paseo de Pueblo, Ste. 7
P. O. Box 1419
Taos, NM 87571

*****

Community Loans & Finance
203 Broadway
P. O. Box 947
T or C, NM 87901

The Money Man, Inc.
104 Foch Street
P. O. Box 632
T or C, NM 87901

******

Eastern Plains Finance Co.
115 South Second
Tucumcari, NM 88401

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Billco Construction, Inc.
d/b/a Circle W Pawn
1056 US Highway 64 (550)
P. O. Bkox 256
Waterflow, NM 87421

1989 Motor Vehicle Sales Finance Company License Renewals:

License#	NAME OF LICENSEE	DATE RENEWED
	OUT OF STATE (55)	
595	Chemical Financial Corporation 1255 West Baseline Road, Box 1386 Mesa, Arizona 85202	11/10/88
415	Chrysler First Financial Services Corporation 10210 North 25th Avenue, Suite 130 Box 35483v Phoenix, Arizona 85021	11/10/88
639	Mitsubishi Acceptance Corporation c/o Chrysler First Credit Corporation 11001 N. Black Canyon Highway, Suite 130 Box 35483 Phoenix, Arizona 85021	11/17/88
660	Merabank, A Federal Savings Bank 20002 North 19th Avenue Phoenix, Arizona 85012	11/09/88
586	Toyota Motor Credit Corporation 10210 North 25th Avenue, Suite 130, Box 35483 Phoenix, Arizona 85069	10/20/88
536	The CIT Group/Equipment Financing Inc. 1620 West Fountainhead Pkwy, Suite 600 Tempe, Arizona 85282	12/08/88
535	C.I.T. Leasing Corporation 1620 West Fountainhead Pkwy, Suite 600 Tempe, Arizona 85282	12/08/88
615	The CIT Group/Sales Financing, Inc. 1575 W. University, Suite 109 Tempe, Arizona 85281	12/08/88
368	Sears Consumer Financial Corporation 1698 Greenbriar Lane Brea, CA 92622	11/30/88
674	Reseda Finance Corporation 175 East Olive Avenue Burbank, California 91502	new in 89
661	Brookland Financial Corporation 1371 Reynolds Avenue Irvine, California 92714	10/19/88
622	American Honda Finance Corporation 700 Van Ness Avenue Bldg. 300 Torrance, California 90509	10/04/88

631	Nissan Motor Acceptance Corporation 990 West 190th Street Torrance, California 90502-1001	12/01/88
463	General Electric Capital Corporation 2260 S. Xanadu Way #330 Aurora, Colorado 80014	11/30/88
658	Marine Midland Automotive Financial Corp. 3131 S. Vaughn Way Aurora, Colorado 80014	10/14/88
657	Marine Midland Automotive Financial Corp. d/b/a Mazda American Credit 3131 S. Vaughn Way Aurora, Colorado 80014	10/14/88
656	Marine Midland Automotive Financial Corp. dba Porsche Financial Services 3131 S. Vaughn Way Aurora, Colorado 80014	10/14/88
664	Saab-Scania Financial Services Corp 3131 South Vaughn Way, Suite 600 Aurora, Colorado 80014	10/20/88
623	Security Pacific Financial Services Inc. 14261 E. 4th Ave., Suite 164 Aurora, CO 80011	10/13/88
659	Subaru Credit Corporation 3131 S. Vaughn Way Aurora, Colorado 80014	10/13/88
617	Security Pacific Automotive Financial Services Corp. 3900 Mexico Avenue, Suite 300 Denver, Colorado 80210	10/06/88
263	Associates Commercial Corporation Greenwood Plaza Blvd., Suite 408 Englewood, Colorado 80111	12/09/88
648	Chrysler First Financial Services Corporation 6312 S. Fiddler's Green Cir., Suite 100E Englewood, Colorado 80111	11/18/88
587	Mercury Marine Acceptance Corporation 6312 S. Fiddler's Green Circle, Suite 100E Englewood, Colorado 80111	11/18/88
651	Ford Motor Credit Company 66 South Van Gordon Street, Suite 201 Box 27439 Lakewood, Colorado 80228	12/19/88

564	Transamerica Commercial Finance Corp. 143 Union Blvd., Suite 500 Lakewood, Colorado 80228	11/09/88
378	Mercedes-Benz Credit Corporation 201 Merritt 7 Suite 700 Norwalk, Connecticut 06856	11/30/88
662	Saab-Scania Financial Services Corp Saab Drive Orange, Connecticut 06477	10/20/88
655	Whirlpool Financial Corporation 262 Quigley Boulevard, Box 10930 New Castle, Delaware 10930	11/30/88
678	ITT Business Services Corporation 200 Galleria Parkway N.W., Suite 300 Atlanta, Georgia	new in 89
598	BMW Credit Corporation 600 Hart Road, Box 310 Barrington, Illinios 60010	11/08/88
585	Deutsche Credit Corporation 2333 Waukengan Road, Box 329 Deerfield, Illinois 60015	11/18/88
649	Household Retail Services, Inc. 700 North Wood Dale Road Prospect Heights, Illinois 60070	10/06/88
428	Foremost Financial Services Corporation 2905 Lucerne Drive, S. E., Box 2450 Grand Rapids, Michigan 49501	11/30/88
652	Ford Motor Credit Company 11905 Viking Drive, Suite 308 Eden Prairie, Minnesota 55344-7290	12/19/88
665	Volvo Finance North America, Inc. King Road, Building G Rockleigh, New Jersey 07647	10/27/88
624	Marine Midland Automotive Financial Corporation One Marine Midland Center, 20th Floor Buffalo, New York 14203	10/11/88
638	Marine Midland Automotive Financial Corporation Mazda American Credit One Marine Midland Center - 20th Floor Buffalo, New York 14203	10/14/88
625	Marine Midland Automotive Financial Corporation d/b/a Porsche Financial Services One Marine Midland Center, 20th Floor Buffalo, New York 14203	10/14/88

663	Saab-Scania Financial Services Corp 1 Marine Midland Center - 20th Floor Bufalo, New York 14203	10/20/88
647	Subaru Credit Corporation One Marine Midland Center 20th Floor Buffalo, New York 14203	10/13/88
509	Transamerica Commercial Finance Corp. 5821 Park Road, Box 11907 Charlotte, North Carolina 28210	11/09/88
653	Ford Motor Credit Company 4100 Perimeter Center Drive, Box 12910 Oklahoma City, Oklahoma 73112	12/15/88
677	First Financial Advisors, Inc. 1724 15th Street Tulsa, Oklahoma 74104	new in 89
673	Progressive Acceptance Corporation 9933 East 16th Street Tulsa, Oklahoma 74128	12/09/88
601	Pacificorp Credit, Inc. 1001 S. W. 5th Avenue, Suite 2100 Portland, Oregon 97204	11/17/88
527	Mack Financial Corporation 2100 Mack Boulevard, Box M Allentown, Pennsylvania 18105	11/09/88
487	Ford Motor Credit Company 1200 Golden Key Circle #104, Box 9218 El Paso, Texas 79925	11/18/88
476	General Motors Acceptance Corporation 4100 Rio Bravo Street, Box 9249 El Paso, Texas 79983	10/05/88
637	General Motors Corporation 4100 Rio Bravo Street, Box 9249 El Paso, Texas 79902	10/06/88
654	Ford Motor Credit Company 6815 Manhattan Blvd., Gramercy Center P. O. Box 50369 Forth Worth, Texas 76112	12/18/88
672	Citicorp Acceptance Company, Inc. 16825 Northchase, #200 Houston, Texas 77060	11/30/88
507	Chrysler Credit Corporation 4412 74th Street, Suite A-100 Lubbock, Texas 79424	10/17/88

593	Chrysler Financial Corporation 4412 74th Street, Suite A-100 Lubbock, Texas 79424	10/06/88
488	Ford Motor Credit Corporation 3223 South Loop 289, Suite 325, Box 64610 Lubbock, Texas 79423	11/18/88
477	General Motors Acceptance Corporation 3318 83rd Street, Box 701 Lubbock, Texas 79423	10/05/88
636	General Motors Corporation 3318 83rd Street, Box 701 Lubbock, Texas	10/06/88
563	VW Credit, Inc. 4412 74th Street, Suite A-100 Lubbock, Texas 79423	10/06/88
478	General Motors Acceptance Corporation 1941 East 37th Street, Box 3192 Odessa, Texas 79761	10/05/88
635	General Motors Corporation 1941 E 37th St, Bldg D, Box 3192 Odessa, Texas 79761	11/18/88
643	Ford Motor Credit Company 801 East Campbell Road, Suite 600 Box 833830 Richardson, Texas 75081	11/18/88
559	Associates Commercial Corporation 1777 N. E. Loop 410, Suite 1002 San Antonio, Texas 78217	12/09/88

End of Out-of-State

NEW MEXICO

ALAMOGORDO (1)

596	Norwest Financial New Mexico, Inc. 814-A 10th Street	11/18/88

ALBUQUERQUE (32)

581	ABQ Bank 625 Silver S. W., 3rd Floor Box 25000	10/19/88
667	AVCO Financial Services of Bernalillo, Inc. 3296-E Coors Rd, N.W.	10/03/88
668	AVCO Financial Services of Bernalillo, Inc. 9324 Lomas Blvd.	10/03/88
579	American General Finance, Inc. 1100 Eubank Boulevard N.E., Suite A	11/18/88
25	American General Finance, Inc. 1425 B San Mateo N.E.	11/18/88
670	Bancwest Financial Services Company d/b/a Bancwest Dealer Services 3301 Menaul, N. E., Suite 19	11/30/88
646	Cal Fed Credit, Inc. 1730 Louisiana Blvd., #206 Albuquerque, New Mexico 87110	12/13/88
251	Chrysler Credit Corporation 2501 San Pedro Drive, N.E., Suite 213	10/06/88
592	Chrysler Financial Corporation 2501 San Pedro Drive, N.E., Suite 213	10/06/88
419	Chrysler First Financial Services Corp. 7027 Montgomery Boulevard, N.E., Box 14428	11/18/88
5	Commercial Credit Corporation 8112 Lomas Boulevard, N.E., Box 8798	10/20/88
262	Commercial Credit Corporation 6300 San Mateo Boulevard, N.E.	10/20/88
437	Complete Auto Sales, Inc. 2025 Fourth Street, N.W., Box 8423	12/08/88
63	Ed Black's Chevrolet Center, Inc. 333 San Mateo Boulevard, S.E., Box 8427	11/09/88

680	First Financial Investors, Inc. 5711 Lomas N.E. Albuquerque, NM 87110	new in 89
156	Ford Motor Credit Company 2155 Louisiana Blvd NE Suite 10000	11/18/88
465	General Electric Capital Corporation 605 1/2 San Mateo Blvd.	11/30/88
37	General Motors Acceptance Corporation 6200 Uptown Boulevard, N.E.	10/05/88
630	General Motors Corporation 6200 Uptown Blvd., N.E. P. O. Box 25644	10/06/88
436	Robert B. Gibson Auto Sales, Inc. 1512 Fourth Street, N.W.	10/21/88
548	Green Tree Acceptance, Inc. 6400 Uptown Blvd., N. E., Suite 400E	10/21/88
393	Household Retail Services, Inc. 6407 Menaul Boulevard, N.E., Box 3923	10/06/88
217	Imported Motors Profit Sharing Trust 3600 Menaul, N. E., Suite L, Box 8421	11/18/88
552	Norwest Financial New Mexico, Inc. 1413 Lomas Boulevard. N.W.. Box 1459	11/18/88
553	Norwest Financial New Mexico, Inc. 1331 Juan Tabo, Suite 2C, Box 30024	11/18/88
626	Norwest Financial New Mexico, Inc. 4770 Montgomery Boulevard, N.E., Suite C-114	11/18/88
645	Richardson Motor Co., Inc. 3720 4th N.W.	11/30/88
590	Security Federal Savings & Loan Asso. 6400 Uptown Boulevard, N. E., Suite 100 W	11/30/88
650	Security Pacific Housing Services, Inc. 5801 Osuna N.E., Suite 208	12/27/88
566	Summit Financial Services, Inc. 1300 Lomas Boulevard, N.W., Box 7457	11/30/88
414	Tom's Motors, Inc. 2225 Fourth Street, N.W.	11/30/88
588	Valley National Financial Services Company of New Mexico 2400 Louisiana NE Bldg. #5 Suite #160	11/09/88

562	VW Credit, Inc. 2501 San Pedro Drive, N.W., Suite 213	10/06/88
BELEN (1)		
442	Baca Auto Sales 1301 South Main	10/06/88
CARLSBAD (1)		
580	Valley Federal Savings Bank 101 South Canal Street, Drawer 188	11/30/88
CLOVIS (4)		
418	Approval, Inc. 2500 Mabry Drive.	09/22/88
583	First Savings Bank, F.S.B. 801 Pile Street, Drawer 1569	11/30/88
469	Drs. Moss, Boese and Abshere, P.A. Profit Sharing 912 West 21st Street, Box 1508	11/30/88
576	Norwest Financial New Mexico, Inc. 218 North Main	11/18/88
DEMING (1)		
565	Home Federal Savings & Loan Asso. 520 South Gold Avenue, Box 1678	12/01/88
FARMINGTON (6)		
522	BarclaysAmerican/Financial, Inc. 634 West Main Street, Box 147	11/09/88
429	Basin Motor Company 1700 E. San Juan Boulevard	10/20/88
675	E.S.D., Inc., d/b/a Lou Wymond Auto Sales	new in 89
679	Four Corners Auto Sales, Inc. 920 West Main	new in 89
577	Norwest Financial New Mexico, Inc. 105 East Main Street, Box 309	11/18/88
458	Singleton's Mobile Home Sales, Inc. 2001 East Main Street, Box 2001	11/09/88
676	Western Financial Services, Inc. 2616 East Main Street	new in 89

591	Ziems Motor Company 20th & East Main Street, Box 1977	10/06/88
FORT SUMNER (1)		
203	Fort Sumner Auto Company 300 West Sumner Avenue, Box 429	11/18/88
GALLUP (7)		
152	Credit Investment Incorporated 701 West Coal Avenue, Box 1377	10/06/88
422	Gurley Motor Company 701 West Coal Avenue, Box 1377	10/06/88
600	John's Used Cars, Inc. 416 West Coal Avenue, Box 2474	11/30/88
403	Lloyds of the Southwest 701 West Coal Avenue, Box 1377	10/06/88
671	Norwest Financial New Mexico, Inc. 915 West Aztec Avenue Gallup, New Mexico 87301	11/18/88
153	Red Rock Investment Company 701 West Coal Avenue, Box 1377	10/06/88
597	Rico Motor Company d/b/a Preferred Finance Co. 501-23 West Coal Avenue	10/06/88
HOBBS (3)		
575	American Fidelity Corporation of Lea County 219 North Turner Street, Box 1159	10/03/88
554	Norwest Financial New Mexico, Inc. 112 East Taylor Street, Box 639	11/18/88
644	Watson Financial Services, Inc. 1501 N. Grimes, Box 10	10/13/88
LAS CRUCES (5)		
669	AVCO Financial Services of Bernalillo, Inc. 2001 Lohman Avenue, Suite 116	10/03/88
304	Dona Ana Savings & Loan Asso., Inc. 277 East Amador, Drawer E	09/22/88
584	Mutual Building and Loan Asso., F.A. 510 South Main Street, Box 2167	10/14/88

555	Norwest Financial New Mexico, Inc. 304 Wyatt Drive, Suite 1, Box 1527	11/18/88
305	Western Farm Bureau Loan Company, Inc. 421 North Water Street	11/30/88
LAS VEGAS (2)		
1	The Fidelity Security Company, Inc. 805 Seventh Street, Box 1347	11/09/88
634	Las Vegas Sales, Inc. 406 University Avenue, Box 860	12/07/88
MILAN (1)		
620	Jack Little Auto Sale 726 West Highway 66	11/18/88
RATON (1)		
159	Cimino Brothers Ford, Inc. 246 Clark Avenue, Box 728	11/07/88
ROSWELL (3)		
573	First Federal Savings Bank of New Mexico 300 North Pennsylvania Avenue, Box 340	10/06/88
400	Household Retail Services, Inc. 109 North Main Street, Box 1416	10/06/88
556	Norwest Financial New Mexico, Inc. 2601 North Main Street, Suite S, Box 1778	11/18/88
RUIDOSO (1)		
543	Pioneer Savings & Trust Asso., F.A. 1095 Mechem Drive, Box 910	10/07/88
SANTA FE (5)		
633	Beneficial New Mexico Inc. d/b/a Bencharge Credit Service 3140-C Cerrillos Road	11/17/88
459	Commercial Credit Corporation 2002 East Cerrillos Road	10/20/88
440	New Mexico Banquest Corporation 124 West Palace Avenue, Box 6107	11/30/88
557	Norwest Financial New Mexico, Inc. 1704 Llano Street, Box 4216	11/18/88

558	Norwest Financial New Mexico, Inc. 505 Cordova Road, Box 4427	11/18/88
SANTA THERESA (1)		
589	Interstate Financial Corporation 5300 McNutt, Suite A, Box 673	10/03/88
SILVER CITY (2)		
215	Brown Auto Sales 1301 North Hudson Street, Box 1349	10/06/88
435	Gila Credit, Inc. Highway 180 East, Box 1360	12/01/88
TAOS (1)		
578	Norwest Financial New Mexico, Inc. 623 Paseo de Pueblo	11/18/88
TUCUMCARI (1)		
80	Tucumcari Motor Company, Inc. 219 South Second Street, Box 1045	09/15/88

CONSUMER CREDIT BUREAU

The following composite report is for all Small Loan Licensees doing business in the state of New Mexico at year-end 1988. Where the word "Regulated" appears, it means any loans made under the New Mexico Small Loan Act and the Bank Installment Loan Act.

SCHEDULE A
REGULATED LOAN BUSINESS PROFIT PERCENTAGES

RATE OF RETURN

6.	Average Net Receivables Outstanding	$ 138,726,355
7.	Net Income (Schedule B, Item 38, Column 1)	$ [1,325,895]
8.	Rate of Return (Item 7 divided by Item 6)	[0.9] %

ANALYSIS OF CHARGES ON LOANS

9.	Charges Collected and/or Earned	$ 27,530,423
10.	Average Monthly Rate Collected	1.2 %

ANALYIS OF EXPENSE PER ACCOUNT

11.	Average Number of Accounts Outstanding	65,780
12.	Total Expenses (Schedule B, Item 37, Column 1)	$ 29,452,045
13.	Average Monthly Expense per Account	$ 37.31

Following is a schedule taken from previous annual reports and is updated to include current figures.

GROWTH BY YEARS

YEAR	NO. OF LICENSES	NO. OF LOANS	GROSS OUTSTANDINGS
1955	100	61,346	$ 15,594,356
1956	106	66,651	20,798,276
1957	118	75,520	25,750,105
1958	135	80,168	29,682,156
1959	157	[illegible]	[illegible]
1960	177	93,586	41,055,087
1961	198	98,304	45,888,689
1962	203	105,247	51,594,169
1963	203	110,280	56,499,079
1964	208	116,577	62,529,527
1966	215	122,605	68,054,583
1967	214	119,780	67,436,386
1968	219	117,010	66,195,090
1969	217	117,665	69,826,605
1970	208	117,100	71,099,455
1971	199	114,820	73,583,862
1972	196	115,833	77,667,700
1973	208	116,570	103,764,463
1974	214	116,850	112,030,475
1975	203	111,862	114,061,131
1976	188	111,078	123,997,704
1977	173	114,696	134,708,993
1978	168	119,976	154,018,078
1979	165	125,063	167,626,113
1980	147	116,485	152,792,830
1981	125	98,738	185,534,675
1982	109	73,999	129,073,205
1983	104	64,927	122,083,001
1984	98	61,098	114,759,686
1985	98	63,948	175,564,298
1986	102	69,202	186,213,153
1987	100	71,346	203,402,385
1988	107	65,780	182,662,752

SCHEDULE B
STATEMENT OF INCOME AND EXPENSE

FOR THE PERIOD FROM JANUARY 1, 1988 TO DECEMBER 31, 1988

		Column 1 * Regulated Loan Business	Column 2 Other Business	Column 3 TOTAL Business
	INCOME			
14.	Charges Collected and/or Earned	$ 27,530,423	$ 36,954,811	$ 64,485,234
15.	Other Income (Itemize):			
	(a) Insurance - Late Fees	$ 546,441	$ 448,081	$ 994,522
	(b) Extension Fees - Other	$ 9,826	$ [38,830]	$ [29,004]
	(c) Miscellaneous	$ 39,460	$ 19,516	$ 58,976
16.	TOTAL OPERATING INCOME	$ 28,126,150	$ 37,383,578	$ 65,509,728
	EXPENSES			
17.	Advertising	$ 650,894	$ 464,622	$ 1,115,516
18.	Auditing	$ 42,916	$ 12,142	$ 55,058
19.	Bad Debts:			
	(a) Charge-Offs	$ 2,905,009	$ 977,802	$ 3,882,811
	Column 1 No. 1,331			
	Column 2 No. 332			
	Column 3 No. 1,663			
	(b) Deduct: Collection on Accounts Previously Charged-Off	[$ 257,071]	[$ 87,176]	[$ 344,247]
	(c) Additions to Reserve for Bad Debts	$ 1,612,808	$ 4,013,807	$ 5,626,615
20.	Depreciation & Amortization Method Used: SL & DB	$ 281,374	$ 210,370	$ 491,744
21.	Insurance & Fidelity Bonds	$ 192,635	$ 128,644	$ 321,279
22.	Legal Fees & Disbursements	$ 178,805	$ 91,097	$ 269,902
23.	Postage, Printing, Stationery and Supplies	$ 464,148	$ 444,975	$ 909,123
24.	Rent, Janitorial Service and Utilities	$ 801,963	$ 766,846	$ 1,568,809
25.	Salaries of Officers, Owners and Partners	$ 467,947	$ 124,804	$ 592,751
26.	Salaries of other Employees	$ 3,950,448	$ 4,395,743	$ 8,346,191
27.	Taxes - Other than on Income	$ 279,569	$ 231,576	$ 511,145
28.	License Fees	$ 53,768	$ 20,296	$ 74,064
29.	Telephone & Telegraph	$ 409,743	$ 453,050	$ 862,793
30.	Travel, Auto Expense & Allow.	$ 180,573	$ 185,803	$ 366,376
31.	Supervision & Administration	$ 2,577,963	$ 3,457,348	$ 6,035,311
32.	Other Expenses (Itemize):			
	(a) Data Processing	$ 624,727	$ 794,896	$ 1,419,623
	(b) Credit Reports	$ 259,757	$ 308,245	$ 568,002
	(c) Miscellaneous	$ 101,834	$ 617,319	$ 719,153
33.	Interest Paid:			
	(a) To Parent or Affiliate	$ 11,113,858	$ 18,596,690	$ 29,710,548
	(b) To Others	$ 1,055,217	$ 49,263	$ 1,104,480
34.	TOTAL EXPENSES BEFORE INCOME TAXES	$ 27,948,885	$ 36,258,162	$ 64,207,047
35.	Income Before Income Taxes	$ 177,265	$ 1,125,416	$ 1,302,681
36.	Income Taxes:			
	(a) State	$ 181,482	$ 281,669	$ 463,151
	(b) Federal	$ 1,321,678	$ 807,304	$ 2,128,982
37.	TOTAL EXPENSES	$ 29,452,045	$ 37,347,135	$ 66,799,180
38.	Net Income	$ [1,325,895]	$ 36,443	$ [1,289,452]
39.	Net Income as a Percent of Average Net Receivables	[0.9] %	0.01 %	[0.3] %

SCHEDULE C
STATEMENT OF LIQUID AND EARNING ASSETS
FOR THE PERIOD ENDING DECEMBER 31, 1988

		Column 1 Regulated Loan Business	Column 2 Other Business	Column 3 TOTAL Business
40.	Cash on Hand and in Banks			$ 804,959
41.	Short-term Investments			$ 141,902
42.	Loan Receivables (TOTAL)			
	(a) Gross Receivables	$ 182,662,752	$ 230,716,446	$ 413,379,198
	(b) Less: Unearned Discount	[$ 36,487,835]	[$ 12,561,422]	[$ 49,049,257]
	(c) Total Net Loans Receivable	$ 146,174,917	$ 218,155,024	$ 364,329,941
	(d) Less: Reserve for Bad Debts	-[$ 4,372,382]	[$ 5,295,674]	[$ 9,668,056]
	(e) Adjusted Net Receivables	$ 141,802,535	$ 212,859,350	$ 354,661,885
43.	Total Liquid and Earning Assets			$ 355,608,746
44.	Average Net Receivables Outstanding	$ 138,726,355	$ 215,540,814	$ 354,267,169
45.	Average Number of Accounts Outstanding	# 65,780	# 51,344	# 117,124

SCHEDULE D
DELINQUENCY SUMMARY

		REGULATED LOAN BUSINESS Number	Unpaid Balances
46.	Past due Accounts, 60 days or more:		
	(a) 60-89 Days	1,312	$ 2,351,489
	(b) 90 Days or more	1,951	$ 4,379,661
	(c) TOTAL	3,263	$ 6,731,150
	(d) Recency Delinquency as a Percent of Gross Outstandings		3.7 %
47.	Interest Only Accounts, 60 Days or Less	544	$ 1,976,935
48.	Percent of Interest Only Accounts to Gross Outstandings		1.1 %
49.	Partial Payment Accounts, 60 Days or Less	597	$ 1,097,668
50.	Percent of Partial Payment Accounts to Gross Outstandings		0.6 %

42.1	SMALL LOANS:	
	(a) Gross Receivables	$ 6,725,087
	(b) Less: Unearned Discount	[$ 681,636]
	(c) Total Net Loans Receivable	$ 6,043,451
	(d) Less: Reserve for Bad Debts	[$ 122,336]
	(e) Adjusted Net Receivables	$ 5,921,115
42.2	BANK INSTALLMENT LOANS:	
	(a) Gross Receivables	$ 175,937,665
	(b) Less: Unearned Discount	[$ 35,806,199]
	(c) Total Net Loans Receivable	$ 140,131,466
	(d) Less: Reserve for Bad Debts	[$ 4,250,046]
	(e) Adjusted Net Receivables	$ 135,881,420

Total of Items 42.1 and 42.2 must equal Item 42 above

SCHEDULE E
ANALYSIS OF REGULATED & OTHER BUSINESS ACTIVITY

	Column 1 Regulated Loan Business		Column 2 Other Business	
51. Loans Outstanding at beginning Year	72,341	$144,666,666	48,672	$197,812,748
52. Loans made during Year	62,311	$125,799,296	48,970	$128,178,294
53. Loan Balances Purchased during Year	4,690	$ 10,248,276	1,138	$ 3,697,020
54. TOTAL	139,342	$280,714,238	98,780	$329,688,062
55. Loan balances Charged off during Year	3,471	$ 6,094,504	2,022	$ 4,638,387
56. Loan balances sold during year	4,971	$ 10,892,134	1,160	$ 2,039,178
57. Loan Outstandings at end of year	64,344	$146,785,315	55,347	$218,562,975
58. TOTAL	72,786	$163,771,953	58,529	$225,240,540
59. Collections of Principal during the year	66,556	$116,942,285	40,251	$104,447,522

60. SIZE DISTRIBUTION OF REGULATED LOANS

	Number	Net Amount
SMALL LOANS:		
$2,500 or Less	1,811	$ 2,834,233
BANK INSTALLMENT LOANS:		
$2,500 or Less	38,917	$ 43,992,135
Over $2,500	21,583	$ 78,972,928
TOTAL	62,311	$ 125,799,296
OTHER BUSINESS:		
$2,500 or Less	40,691	$ 35,206,228
Over $2,500	8,279	$ 92,972,066
TOTAL	48,970	$ 128,178,294

SCHEDULE F
REGULATED LOAN BUSINESS
LEGAL ACTION

	Number Of Accounts	Amount Due
61. SUITS AND RECOVERY:		
(a) Suits Instituted during Period	496	$ 1,068,172
(b) Suits Settled before Judgment	99	$ 196,661
62. POSSESSION OF CHATTELS OBTAINED BY LICENSEE:		
(a) Household Goods	62	$ 75,577
(b) Automobiles	711	$ 1,107,766
(c) Other Chattels and Property	835	$ 879,458
63. SALES OF CHATTELS BY LICENSEE:		
(a) Number	209	
(b) Amount Due		$ 516,509
(c) Amount Collected		$ 181,463

INSURANCE

Column 1 - Gross premiums less return premiums written during the year on loans made by licensee; and

Column 2 - Commission income on such insurance policies for the year including both original and contingent commissions.

SMALL LOAN BUSINESS	Column 1 Premiums Written	Column 2 Commission Income
(a) Credit Life (Includes Joint)	$ 95,644	$ 19,358
(b) Accident & Health Insurance	$ 85,251	$ 14,023
(c) Property Insurance	$ 1,449	$ 1,513
TOTALS	$ 182,344	$ 34,894
BANK INSTALLMENT LOANS		
(a) Credit Life (Includes Joint)	$ 2,475,698	$ 301,499
(b) Accident & Health Insurance	$ 2,626,343	$ 252,350
(c) Property Insurance on:		
(1) Household Goods	$ 1,581,160	$ 136,240
(2) Real Estate	$ 76,690	$ 16,825
(d) Motor Vehicle	$ 233,488	$ 9,151
(e) Other Insurance Products	$ 167,421	$ 4,616
TOTALS	$ 7,160,800	$ 720,681